

Advocacy: Do you know these 6 money-saving ways employees use Advocacy?

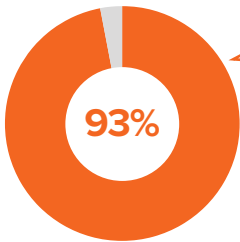
A premium Advocacy service functions as a Healthcare Genius Bar - empowering employees to make smarter healthcare decisions in a complicated system. Where else can they get this level of personalized help?

1 Advocates clarify benefits specific to an employee's medical plan.

As experts who understand the intricacies of the healthcare system, employees look to their advocates to navigate through it.



56% of employees want help from their employer in making health plan decisions¹



A whopping 93% of Americans don't trust their insurance company to provide unbiased guidance and help²

3 Advocates coordinate care to navigate insurance, providers, procedures and facilities.

Get employees the help they need in the moment - including finding the highest-caliber facilities, scheduling appointments, communicating with providers & insurance companies, obtaining medical records and more. This coordination can help avoid a cost snowball during the healthcare journey.



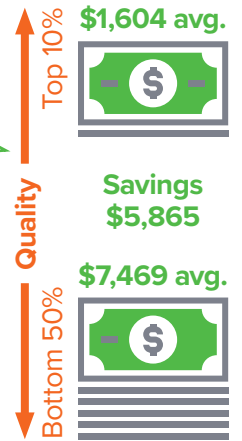
1 in 3 employees say if they or a family member was diagnosed with a serious illness, they'd have no idea how to proceed²

2 Advocates find highly rated, cost-effective providers.

Healthcare is unique in that factors which drive costs aren't directly connected to quality. When employees choose a physician, it impacts their care experience, outcomes of treatment and cost - for them and their employer.

Analysis of physician quality ratings using 6 billion data points reveals:

A highly rated orthopedist delivers better patient outcomes and more than \$5,000 in savings for an average orthopedic case³

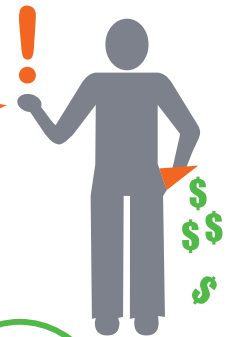


Without expert guidance, 72% of employees just search Facebook & the internet to find quality providers⁴

4 Advocates compare prices at local providers BEFORE a procedure.

The average American doesn't know MRI costs may vary greatly within a few-mile radius. While employees save on out-of-pocket costs with this valuable information, employers see lower prices hitting the company health plan.

The average family spends \$4,704 on out of pocket costs every year⁵

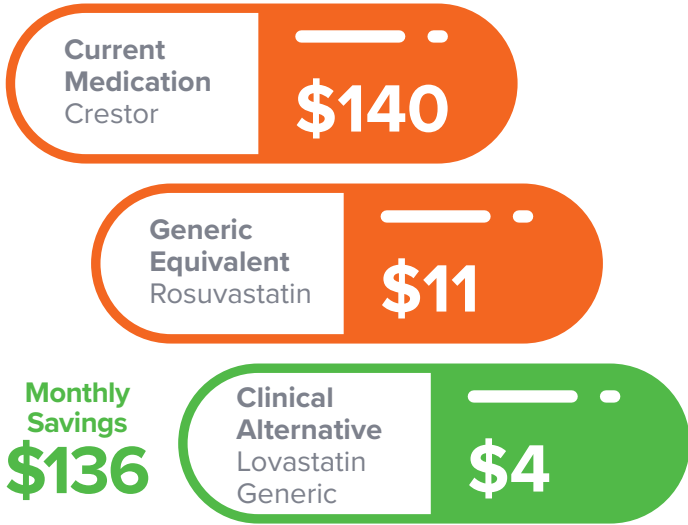


Real local MRI comparisons for a member:



5 Advocates research prescription options to drive lower costs.

Different Rx solutions and programs work for different people based on very specific criteria - not just the health plan. The Advocate will evaluate savings networks, coupon programs, a smart selection of formulary vs. non-formulary drugs, and alternative medications. Nobody else dives into all these factors to find the best fit for each employee.



6 Advocates review bills for accuracy, negotiate reductions, and research and resolve claim denials.

Employees benefit from not having to deal with complicated medical bills and the savings that comes from an expert review. Employers get the benefit of maintaining stronger productivity levels — including hours of saved HR efforts.



Real-life savings...

I was told by my doctor that I needed an MRI. He referred me to a facility that quoted me \$3500.

I decided to check out the freshbenies Advocacy service and they were able to find me a facility that brought my cost down to \$400.



Dan from TX

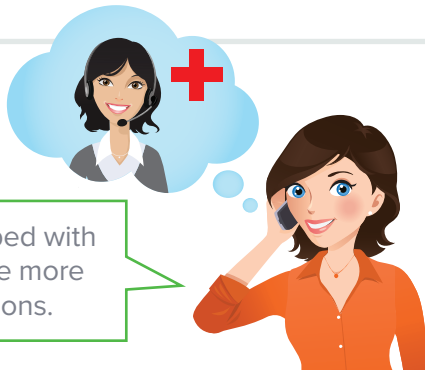
My wife was told she needs knee surgery. After looking into surgery, stem cell options and many others, we contacted our Advocacy program and they sent a list of facilities for us to check out.

They also sent us the cost for each facility - very helpful.



Mike from TX

Bottom line...



Employees are equipped with consumerism tools to make more informed healthcare decisions.

Employers see savings to their bottom line, plus regain hours of HR efforts.



Sources: 1. 2016 Employee Survey by Jellyvision; 2. Insurance Business Magazine – Harris Poll; 3. Alight data September 2020; 4. Becker’s Health IT 5. <http://www.milliman.com/uploadedFiles/insight/Periodicals/mmi/2018-milliman-medical-index.pdf>; 6. Medical Billing Advocates of America

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