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freshbenies[®]
A FRESH APPROACH TO BENEFITS



Employer Challenge		Strategic Solution				
Most employers face these 5 common healthcare problems. How do you deliver cost-containment while adding benefits employees will use and want? Non-insurance services fill the growing gap with high-touch care and real savings to employees, while driving bottom line savings for the employer.		Telehealth	Doctors Online	Advocacy Plus	freshSavings	 <small>BONNIE BENIE Member # 000042164 Group # BENIES100 This is not Insurance.</small>
1	Medical insurance rates and medical claims increase at twice the rate of inflation.					<ul style="list-style-type: none"> • Telehealth redirects unnecessary ER, urgent care and primary care office visits away from the health plan. • Doctors Online redirects some unnecessary specialist visits. • Advocacy (price transparency, navigation tools and medical bill review) drives savings, satisfaction and consumerism. • Strong turnkey engagement programs drive high utilization. Self-funded employers create ROI with a fixed budget item versus variable claims cost.
2	Employee out-of-pocket cost exposure increases yearly. This embarrasses employers and scares employees.					<ul style="list-style-type: none"> • Employees save with no-cost, direct access to board-certified physicians — from family practitioners to specialists (psychologists, alternative medicine, and more). • Advocacy services equip employees to be knowledgeable healthcare consumers, thereby saving money and providing peace of mind. • Employees save hundreds to thousands per year and fill the gap of shrinking benefits with 9 best-in-class savings networks including Rx, Dental, Vision, Chiropractic and more.
3	Employers change carriers and/or plan designs frequently. This frustrates and confuses employees.					<ul style="list-style-type: none"> • Increased access to care and expert advice with Telehealth and Doctors Online are indispensable with carrier changes and shrinking networks. • Advocates help navigate annual benefit plan decisions, find providers and get appointments within the new network, saving employees time and frustration. • The 9 savings networks from freshbenies are unaffected by carrier changes, giving the member continuity with providers like dentists, optometrists, chiropractors and more, which greatly increases usage over time.
4	HR doesn't have the time, desire or training to teach employees to be better consumers.					<ul style="list-style-type: none"> • Advocacy support saves HR hours of time, many embarrassing conversations and significant liability. • Employees are given a Personal Health Pro[®] who is truly agnostic from the health plan which gains employee trust. Their Health Pro[®] provides expert guidance and research to help employees get the most out of their benefits package and make smarter healthcare decisions.
5	Despite high health plan costs, employers want to communicate value and offer support to all employee populations and their families, particularly in a tight labor market.					<ul style="list-style-type: none"> • A non-insurance benefit provides high value with low cost. A solution that includes the employee's legal dependents helps the entire family. • Multiple options for unbenefited employees (part-time, contracted workers, etc.) • A turnkey member engagement system that drives usage 10 times over the national average.