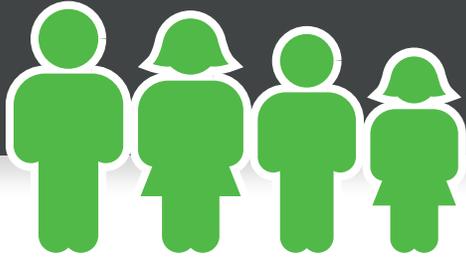


SOARING OUT OF POCKET COSTS

4 Reasons Employees Need More Control



1

Annual medical costs for a family of four is now over **\$28,000¹**



2

Employees are paying more than ever before



4

Prescription costs are a contributing factor

3 in 10 Americans (about 32 million people) were hit with price hikes

...paying an average **\$63 more** for a drug they routinely take³



3

High out of pocket expense is causing people to skip care²

High-deductible health plans are associated with a significant 55% reduction in office visits



OUT OF POCKET COSTS WILL CONTINUE TO RISE

Employees need practical tools to control their healthcare



CONTROL THEIR DIME

Give employees **no cost** options to expert care and advice



CONTROL THEIR TIME

Give employees **new ways** to access the healthcare system



CONTROL THEIR PEACE OF MIND

Give employees **personal advocates** to navigate healthcare needs

freshbenies[®]
A FRESH APPROACH TO BENEFITS

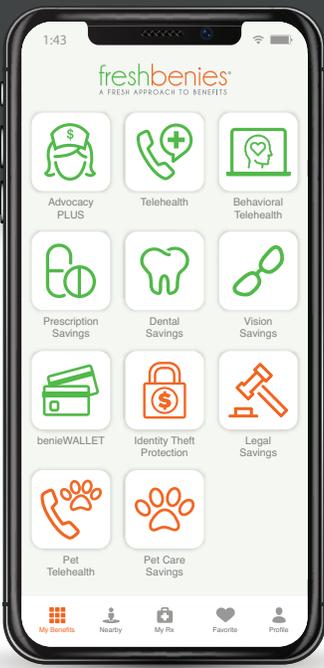
1. <http://www.milliman.com/uploadedFiles/insight/Periodicals/mmi/2018-milliman-medical-index.pdf>

2. medicalxpress.com/news/2017-10-high-deductible-health-curb-usage.html

3. 2016 Consumer Reports www.consumerreports.org/drugs/cure-for-high-drug-prices/

SOARING OUT OF POCKET COSTS

5 Ways freshbenies Helps



1

Expert Advocates to Navigate

Advocacy PLUS gives members a personal Health Pro® who will provide cost comparisons for smarter healthcare decisions, find highly-rated doctors, review and negotiate medical bills, and more.



2

Telehealth with \$0 Visit Fee

Telehealth visits with U.S. doctors at no additional cost to the member save the employee hard cash – and save unnecessary claims to the health plan.



3

Virtual Access to Behavioral Health

Behavioral Telehealth provides convenient, discreet access to therapists and psychiatrist at a fraction of the cost of typical in-person visits.



4

Powerful Ways to Save

Because medical plans don't cover what they used to, best-in-class savings networks offer another avenue to control costs on **Prescription, Dental and Vision** needs. Plus, they give another option to the health plan when certain things aren't covered – non-formulary drugs, braces, designer frames, etc.



5

Help for Dependents

Even if an employee has a full benefits plan, their dependents may not have the same coverage. The freshbenies services and savings include **all members of the immediate family**.

