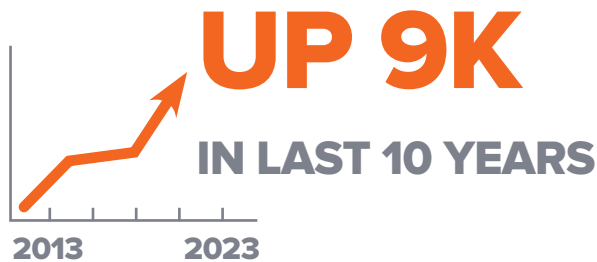


SOARING OUT OF POCKET COSTS

4 Reasons Employees Need Help



1 Annual medical costs for a family of four is now over **\$31,000¹**



2 Employees are paying more than ever before



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.



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



Empower employees with....

- **No cost** options to expert care and advice
- **New ways** to access the healthcare system
- **Personal advocates** to navigate healthcare needs



OUT OF POCKET COSTS WILL CONTINUE TO RISE

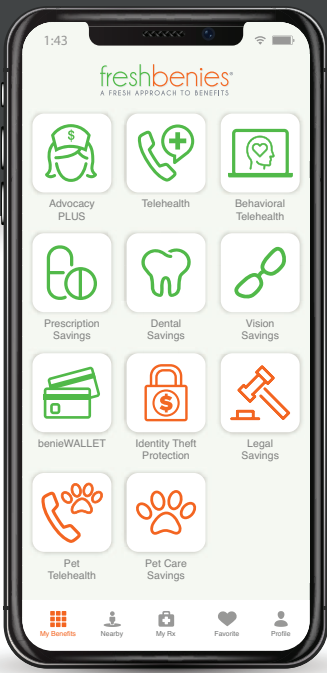
Employees need help to cut healthcare costs & confusion

freshbenies®
A FRESH APPROACH TO BENEFITS

1. <https://www.milliman.com/en/insight/2023-milliman-medical-index>
 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 cost to employees saves hard cash – and unnecessary claims to the health plan.

Upgrade to add **\$0 Virtual Primary Care** visits, too.



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.



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.



Upgrade for **\$0 visits**.

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**.

