

Head-to-Head Comparison

Why freshbenies if telehealth is included in the medical plan?

Cost containment tools are useless if they don't get used. Employers need a solution to cut healthcare costs and confusion - both for them and their employees. This head-to-head comparison shows how results from freshbenies are better than services included inside most medical plans.

freshbenies

Medical Plans

Primary Care visits by phone or video	Yes	Yes
Telehealth cost to employee	Unlimited \$0 visits	Usually a copay or \$45 per telehealth visit
Behavioral Health	Yes, convenient, discreet access to therapists and psychiatrists at a fraction of the cost of in-person visits or as employer-paid for \$0 fee to member	No
Unbiased Advocacy services	Yes, help from an independent advocate to navigate healthcare, locate best quality providers, provide price transparency, review medical claims and more	No
Personal Health Pro	Yes, the same expert consultant navigates members each time they need help, and can explain their full benefits package	No
Rx Savings	Yes, separate from the health plan	No
Cost	\$9.99 or less a month per family with no additional fees	Included in premium
Impact on claims report	Costs fall outside the medical plan	Yes
Who's included?	All immediate family, regardless of medical plan election	Only those covered in the medical plan
What happens when plans change?	No change! freshbenies is a constant	Employees are forced to start over with a new telehealth provider
Typical utilization	50+ uses per year per 100 employees	2 uses per year per 100 employees



Embedded services that don't get used will never contain costs or help employees become better healthcare consumers.

Disclosures: **This plan is NOT insurance.** This discount card program contains a 30 day cancellation period. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. Learn more at freshbenies.com. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply. :- (Advocacy and Telehealth programs are not administered by New Benefits.

Behavioral Telehealth visits in DE and AR must be via video. Phone or video available for subsequent visits. In ID, visits are video only.

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