

freshbenies – taking the headache out of healthcare

Whether you sell **large group**, **small group** or **individual**, self-funded or fully insured, we know you're dealing with rising out of pocket costs, insurance rate increases, and juggling multiple carriers.

freshbenies can help!

We curate a suite of best-in-class non-insurance services into one easy membership. And we get used... **A LOT!** Overall utilization across all freshbenies services is **81%**.



Watch the Broker Strategy Video

Access Package **These 4 services provide access to care that save hard cash (for employers and employees).**



Telehealth Give your employees 24/7 access to family doctors by phone or video, at no additional charge. We partner with the nation's first and largest telehealth company.



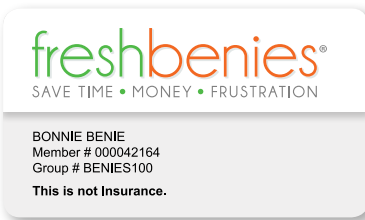
Doctors Online Employees get fast answers at no cost from specialists via email or app: physicians, psychologists, dentists, dietitians, fitness trainers, and more.



Advocacy Healthcare is frustrating. Medical pricing and bills are confusing. Employees need someone to help. We partner with the largest U.S. independent advocacy company.



Prescription Savings Fewer medications are covered & Rx costs are skyrocketing. Give employees a high-quality independent network with 10 to 85% off to save out-of-pocket costs.



of Participants
5-99
100-999
1000

100% Employer-Paid
\$10⁰⁰
\$ 9⁵⁰
\$ 9⁰⁰

100% Voluntary*
 (minimum 10 participants)
\$12⁰⁰

All Prices are Per Family Per Month

Add-ons **Choose any of these add-ons. Each is available as employer-paid, buy-up** or voluntary — and we deliver them all in one card, on one invoice!**



LifeLock Your employees only have one identity. Protect them with the best. Reduce their risk and your liability. Individual: employees can add family members later (\$9.99 per). Family: best value for 3+. Mix and match as needed.

\$ 8⁴⁹ Individual
\$23³⁶ Family



Legal Savings Legal concerns reduce productivity and increase stress which drive up healthcare costs. Give your employees access to free and discounted legal care from the country's largest network in all 50 states.

\$ 4⁰⁰ Family



Pet Care Savings 60% of your employees have a pet and spend an average \$2,000/year. Give your employees access to discounts on vet services, boarding, pet-sitting, pet food, medications and more.

\$ 7⁰⁰ Family



Dental + Vision Savings High-quality networks help employees save on dental and vision out-of-pocket costs (whether they have insurance or not) at providers nationwide.

\$ 4⁰⁰ Family



Why do you need freshbenies?

You've probably seen some of these services — in fact, you may already be contracted to sell them directly.

- ✔ "Free" and "cheap" and "included" versions of these services from the other guys don't get used.
- ✔ We don't believe in wasting your time or your clients' money.
- ✔ At freshbenies, our clients use their services...A LOT.

We get used — A LOT!

We get market-leading utilization because we've created a market-leading engagement program. From our member app, portal, and turnkey communication program to our Utilization Dashboard and engagement coordinator — our goal is to drive utilization and make life easy for you.

81% across all core services with 58% average telehealth usage.



Members love us

You can have confidence that your clients will love freshbenies. Why? Members who used freshbenies gave us 67 Net Promoter Score (NPS) score. If you don't know NPS, that puts us in the company of Apple, Amazon and Southwest Airlines.

freshbenies saves families a few hundred to a few thousand dollars per year. We save employers much more. Discover how this company saved \$675,000 over 4 years.

Click [here](#) to download flyer

Balance high out-of-pocket costs

Our most successful brokers explain freshbenies as a strategy during the medical plan discussion. Call it 'consumerism tools' on a fully-insured plan, or 'employee empowerment' on a self-insured plan. Especially on self-funded cases, a group is losing money if they don't have freshbenies! Learn this approach and you'll understand why 95% of our cases are employer-paid.



30%
Commission rate



Get appointed NOW!

Since we started the company in 2009, we've been committed to working through health insurance brokers. We understand the marketplace and we know your needs — we realize your need to grow other streams of income. Commissions quickly ramp to 30% across your book.

Ready to get appointed? [Click here](#)

Disclosures: **This plan is NOT insurance.** 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. It contains a 30 day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. 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 ☺

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