

4 Fresh Solutions to 5 Employer Challenges

freshbenies®
SAVE TIME • MONEY • FRUSTRATION



Employer Challenge		Strategic Solution				
		Telehealth	Doctors Online	Advocacy	Rx	
	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.					<p>BONNIE BENIE Member # 000042164 Group # BENIES100 This is not insurance.</p>
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 are necessary to yield high utilization. Self-funded employers create strong 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 and Rx Savings programs equip employees to be knowledgeable consumers and, thereby save money. • Employees save hundreds to thousands per year and fill the gap of shrinking medical benefits with increased access to care and support.
3	Employers change carriers and/or plan designs frequently. This frustrates and confuses employees.					<ul style="list-style-type: none"> • Advocates can help find providers and get appointments within the new network. These experts help employees navigate the new plan, saving time and frustration. • These 3 services are indispensable with today's shrinking networks. • A standalone set of services (like freshbenies) means a carrier change doesn't require setting up new personal profiles with different vendors. This gives continuity to the employee and greatly increases usage over time.
4	Rx formularies are shrinking and differ between carriers.					<ul style="list-style-type: none"> • Rx Savings gives employees a way to save on many uncovered prescriptions or those with high out-of-pocket costs. • Look for a service with easy-to-use Rx pricing tools to increase curiosity and use. When employees use the service, claims are excluded from the medical plan.
5	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. • Empower employees to take ownership of their healthcare by giving them solid solutions to help.

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 ☺