

# Head-to-Head Comparison

Why should employers pay for freshbenies if telehealth is in the medical plan?

Cost containment tools are useless if they don't get used. Employers need solutions that deliver true savings and increase control - 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
<b>Primary Care visits by phone or video</b>	Yes	Yes
<b>Specialist visits by email</b>	Yes, with 24 different physician specialties	No
<b>Unbiased Advocacy services</b>	Yes, access to medical bill negotiators, price transparency, and 18 other services	No
<b>Rx Savings</b>	Yes, separate from the health plan	No
<b>Cost to employee</b>	No additional fees to use any of the services	Usually a copay or \$45 per telehealth visit
<b>Cost</b>	\$10 or less a month per family with no additional fees	Included in premium
<b>Impact on claims report</b>	Claims fall outside the medical plan	Yes
<b>Who's included?</b>	All immediate family, regardless of medical plan election	Only those covered in the medical plan
<b>What happens when plans change?</b>	No change! freshbenies is a constant	Employees are forced to start over with a new telehealth provider
<b>Typical utilization</b>	<b>71 uses</b> per year per 100 employees	<b>2 uses</b> per year per 100 employees

freshbenies is not insurance and not intended to replace insurance, but can be used with insurance.

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](http://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. :(