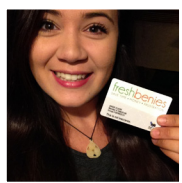


In our ever changing employment and healthcare environment, employers need strategies and employees need help.

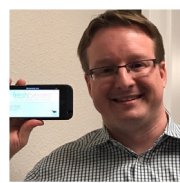


"Minor Medical" plan options are the perfect solution for those employer groups who are committed to their employees health benefit plans but must also keep cost in focus. Employers must comply with the Affordable Care Act compliance rules to avoid cost IRS penalties. Our Basic Plan is 100% designed on compliance at the lowest cost. "Minor Medical" **Fresh - Enriched - Superior** Plan options are timely strategies to recruit, retain and reward full-time and part-time populations.

ACA Compliant Benefits	BASIC	FRESH	ENRICHED	SUPERIOR
Wellness & Preventative Services	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>freshbenies Power Package</b>				
Telehealth - Primary Care	Unlimited: \$0 fee	Unlimited: \$0 fee	Unlimited: \$0 fee	Unlimited: \$0 fee
Rx Saving Plan	Included	Included	Included	Included
Behavioral Telehealth	-	3 visits per year: \$50 fee	Unlimited: \$85 fee	Unlimited: \$85 fee
Advocacy - healthcare navigation	-	-	Included	Included
Doctors Online - Specialist Email Consult	-	-	Unlimited: \$0 fee	Unlimited: \$0 fee
Dermatologist Telehealth	-	-	-	Unlimited: \$75 fee
freshSAVINGS Networks	-	-	Dental, Vision, Chiro, Hearing, Lab, MRI/CT, Medical Equip., Diabetic	
<b>Daily Usable Benefits</b>				
Primary Care Visit	-	\$15 copay - Unlimited	\$15 copay - Unlimited	\$15 copay - Unlimited
Urgent Care	-	-	\$50 copay - Unlimited	\$50 copay - Unlimited
Specialist Visits	-	-	Network Discount	\$15 copay - Unlimited
Laboratory/X-Ray Services	-	-	Network Discount	\$50 copay - Unlimited
<b>Rx Benefits</b>				
Generic Rx	Discount Only	Tier 1: \$10 Copay Tier 2: \$25 Copay	Tier 1: \$10 Copay Tier 2: \$25 Copay	Tier 1: \$10 Copay Tier 2: \$25 Copay
Brand Rx	Discount Only	Discount Only	Discount only	Tier 3: \$50 Copay Tier 4: \$75 Copay



*"I had a very painful, scary bump on my leg. I called the Telehealth service, and in less than 4 minutes, I was talking to a doctor! She called in an Rx – I not only had almost immediate relief, I had peace of mind."*  
— Dallas C.



*"I needed an MRI. I called my Advocate and later received an email with 3 different locations. Prices varied from \$450 to over \$1,000, so I'm really glad I called!"*  
— Jeff R.



*"I was concerned about my husband's skin condition. After searching online, I felt it could be the worst-case scenario. I used the Doctors Online service. Wow! In less than 2 hours, the doctor replied with advice and an offer to continue discussion if I had additional concerns."* — Angie C.



*"I got my membership 9 days ago and already saved \$145 on new glasses! So far, so awesome! Enjoyed saving BIG on our very FIRST use."* — Kevin W.