

freshbenies®

gives you practical tools to control your healthcare (and more)...in one easy membership!



What would you do if...

After 3 hours in the ER and a few tests, you just received a \$10,000 bill?

It's 2am, your child has a stomach virus and a fever. Do you wake the whole family for an ER visit?

You are prescribed an MRI as a "cautionary" measure. Where do you go & how much will it cost?

You just learned your son needs braces. How much will that cost?

You get an EOB in your child's name for a medical procedure she didn't have. Is it identity theft?

Your doctor said not to worry about a strange mole, but you are. What should you do?

It's time for a will. What's the cost and who should you use?

Your Rx is no longer covered by insurance. Is there a way to save?

Do you wonder
if freshbenies
can help you



With freshbenies, you can save hundreds to thousands on your family's healthcare. Members have full access to these great services at no additional cost...

- call a doctor 24/7 and get a prescription written, if medically necessary
- email specialists for personalized and reliable medical advice
- access expert Advocates who help navigate "the system" including medical billing issues, price transparency and much more
- freshSAVINGS pack that includes 9 best-in-class savings networks including Rx, Dental, Vision, Chiropractic and more
- Also choose optional low-cost Add-Ons: LifeLock identity theft protection, Caregiver Support to help manage care for aging loved ones, and high-quality Legal and Pet Care savings programs

We're sharing 20 stories from our members...

1 EW! Waiting rooms are germ factories. Use the 24/7 call-a-doctor telehealth service to avoid an urgent care visit.

"While on vacation, my daughter came down with strep throat symptoms so I went to the local urgent care center and paid my \$125 fee. My husband called to remind me that we had freshbenies – so he contacted the 24/7 call-a-doctor service and set up a call back. Before I left, I got my \$125 back :-)
Within 20 minutes I was talking to a doctor who prescribed a medication and called it in to the local pharmacy – ALL WHILE SITTING IN MY CAR! We went to a local pharmacy to get the prescription that cost less than \$12!

Anita from GA



2 Need advice on your diet? Contact a nutritionist through Doctors Online – more reliable than opinions from friends.



"Doctors Online is one of my favorite benefits. It allows me to email a specialist on any topic. **Just in the past month I have asked the eDietician about the Paleo diet. I have talked with the ePsych about trouble sleeping.** I asked the eDoc for advice on a bug bite on my leg, and even sent a photo to help his diagnosis. I got answers from a reliable source and didn't have to do my own research online."

Kendall from TX

3 How much is that MRI? Get help from an expert who'll research pricing so you don't overpay for medical procedures.

"My husband hurt his ankle playing basketball with our boys. The doctor suspected his Achilles' tendon was severed and wrote a prescription for an MRI at our local hospital. I called my Advocacy service with freshbenies and asked if they could get pricing for MRI facilities within 20 miles of our residence. **It turned out that the hospital would charge \$1200+ for the MRI while a free-standing MRI facility was about \$300!**"

Sarah from OH



4 Is that a deadly spider bite? ...MRSA? Take a picture and send it to the 24/7 call-a-doctor service for quick answers, relief, peace of mind and maybe a prescription!



"I had a very painful, scary bump on my leg and was not sure what caused it. I took less than 10 minutes to complete my medical history online with Teladoc and attached a picture of the bump from my phone. **In less than 4 minutes, I was talking to a doctor!** She asked a few questions, looked at the picture and called in a prescription for an antibiotic. I not only had almost immediate relief after taking the medication, I had peace of mind knowing it wasn't something serious."

Dallas from AZ

5 How much is your medication with insurance? Get your drug on (sale!) with the Rx Savings service!

"**With insurance, my monthly prescription was \$88, but with freshbenies it's only \$48.** The first time I used my freshbenies, the pharmacist was skeptical and assured me that nothing was going to be cheaper than using my insurance. I asked her to run my freshbenies anyway and when the total came out \$40 cheaper she was so impressed she asked me how you get freshbenies!"

Krystal from TX



6 Sometimes you need more than insurance for dental needs. The Dental Savings service can make you smile. Ting and cha-ching!

“freshbenies saved me money in the dentist office. My dental insurance only covers cleaning. With freshbenies, I was able to find an awesome dentist in my area, but I’m not paying 100% out of pocket for the additional work that will need to be done. **I was able to save 41% on my dental care.**”

Hazel from TX



7 What’s the speed limit? Too late...you got a ticket! It’s never too late to get help from the Legal Savings plan.



“While on vacation, I wasn’t aware that the speed limit in the area I was traveling drastically changed from 50mph to 25mph. The police officer, however, WAS aware of the change and gave me a speeding ticket for \$160! **I called my freshbenies Legal Savings plan for help and they referred me to a great lawyer who handled EVERYTHING for \$89 - paperwork, court appearance, my driving record, etc.** It saved me a ton of time, money and frustration.”

Caroline from WA

8 Road trips are all fun & games until your back goes out. Get fast help from the 24/7 call-a-doctor and stay on course.

“I was going to see my family in a town that was a 5 hour drive from my home. About 30 minutes into the drive, my back started to spasm, which is normally the start of something much worse unless I handle it quickly. **Instead of having to wait 5+ hours to even try to get to a doctor, I called Telehealth while on my ride. They called me back about 20 minutes later, asked a bunch of questions and called in a prescription to a pharmacy right by my destination.**”

Mike from TX



9 Abnormal results on a medical test can be scary and potentially expensive. Trustworthy advice from board-certified specialists is just an email away.

“I received test results in the mail from my doctors showing some abnormal results. I was not sure if it was something I should be concerned about, so I emailed the Doctors Online service to get advice. The doctor asked for some additional information about my test results and then sent me an email explaining the results. **He also told me there was nothing to be concerned about at this time and to have the test performed again in 12 months. This saved me the expense and time of another doctor appointment.”**

Marti from TX



10 What? Medical bills can be wrong? Yes, so use an expert to help figure it out!



“I had a procedure in January. In December, I received a \$1,500 bill I knew wasn’t correct, but who has the time to do the research and make the calls to ensure it gets taken care of once and forever so it doesn’t keep coming back? So, I called my Advocacy service with freshbenies. **They requested the insurance info they needed from me, did all the work and called me back a week later to let me know they’d taken care of it and I didn’t owe ANYTHING!”**

Lynn from GA

11 Kids at college? Get peace of mind knowing they have access to care (and maybe an A+) with the 24/7 call-a-doctor telehealth service!

“My son was away at college and called because he could hardly speak, sick, etc. We knew his symptoms were strep throat! **We called the 24/7 doctor and within 10 minutes had talked to the physician and a prescription was called in.** Several months later, he was bothered by a B he received because he couldn’t attend class to complete the assignment on a day he was sick - and didn’t have documentation to prove it. **Teladoc gave me a doctor’s note with all the pertinent info.** My son’s professor accepted the note and allowed my son to complete the assignment. As a result, he got an A in the class!”

Jamie from KS



12 Keep up on your meds! With savings this good, it's hard to miss a dose.

“freshbenies just dropped my prescription for an expensive Retin-A gel from over \$80 (my cost with insurance) to \$37. I'd stopped using the medication because it was so expensive. My skin thanks you! And the savings didn't stop there – my doctor put me on another medication. The freshbenies Rx discount beat my insurance price by \$100! The pharmacy technician who normally assists me couldn't believe the savings.”

Betsy from TX



13 Sport those new hipster glasses without going broke using the Vision Savings service!



“I bought my freshbenies 9 days ago and already saved \$145 on new glasses! So far, so awesome! Enjoyed already saving over half a year's cost on our very first use!”

Kevin from TX

14 Identity theft could happen to you at any minute and there's no way to “DIY,” so get help from LifeLock!

“I took all the precautions to fight Identity Theft but never once thought about my son becoming a victim until he became one. Criminals don't care if you're 2 or 102, as long as they get what they want. I have now turned to LifeLock to protect my children and only wish I would've known about LifeLock before this happened to my son.”

Lisa from NC



LifeLock®

15 Have you ever forgotten your meds on a business trip? The 24/7 call-a-doctor telehealth service can help keep you on the job!

“I’ve used my freshbenies twice to call Telehealth. I had a really bad cough I couldn’t shake, so I called. **The doctor called back in about 3 minutes, asked some questions and called in a prescription to my local pharmacy.** The second time I called, I was out of town on a business trip and realized I had forgotten my inhaler. **The doctor was able to call in an emergency prescription.** I didn’t know where the closest pharmacy was, but he found one right down the road from my hotel!”

Tim from TX



16 A beautiful smile can be expensive! It’s so much easier to accept when you’re saving money with the Dental Savings service.



“We have saved hundreds of dollars on orthodontics for our 13-year-old, used the telehealth service multiple times allowing us to avoid paying for doctor visits and strategically used the prescription savings service to determine the most cost-effective location for having our prescriptions filled. **We share freshbenies with anyone who will listen!**”

Elizabeth from TX

17 Not all medical conditions end in brain cancer, WebMD! Get solid advice from board-certified specialists with the Doctors Online service.

“My husband had a skin condition. Searching online led me to the worst-case scenario. I then emailed a dermatologist from the Doctors Online service. **The doctor replied in less than 2 hours with her advice on what the condition might be. This fantastic doctor saved me time, money and headaches.**”

Angie from AZ



18 Don't let cavities put a hole in your bank account! Getting teeth pulled isn't so bad with savings this good from the Dental Savings service.

"A few months back I took my 13 year old to the dentist. We got the news he had 4 cavities and needed his remaining baby teeth pulled. The total cost would have been nearly \$1,100. **With the dental discount portion of freshbenies, our cost came down to \$564.**"

Keigh from TX



19 Are you one of the 78% of adults who don't have a will? Use the Legal Savings service!



"I called the number and spoke to The Legal Club of America. They were pleasant, quick, professional...directed me to an attorney in my area, and told me to mention them. I called the attorney, and she and I had a 15-minute phone conversation to cover the process. We each filled out a form, sent them to the attorney, and once we had a check in the mail, she sent us the wills - I noticed one small error, she immediately fixed and re-sent. **The whole process was quick, simple, and enjoyable.**"

Tammy & Kevin from TX

20 Simply put, let freshbenies give you practical tools to control your healthcare (and more).

"**I am so grateful for my freshbenies!!!** It has saved truly saved me hundreds of dollars over the last several months. I saved \$50 on a routine dental check-up, called the Telehealth 4x, saved about 50% on prescriptions that were written over the phone, saved time going to the doctor, and saved money on my contacts. All for only a few dollars a month. LOVE MY FRESHBENIES CARD!!"

Connie from TX

