

A 24/7 call a doctor  
service, advocacy,  
wellness support &  
health discounts –  
all in one easy-to-use card



# Disclosures

## **This is NOT insurance.**

**This plan provides discounts at certain healthcare providers for medical services.**

**This plan does not make payments directly to the providers of medical services.**

**The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.**

**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. This discount card program contains a 30-day cancellation period. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area. FL, LA, MD, MS, ND, OK, RI, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. MA Residents: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.**

**Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department,  
PO Box 671309 Dallas, TX 75367-1309, 800-800-7616.**

**Website to obtain participating providers: [www.locateproviders.com](http://www.locateproviders.com) (Group #BENIES100)**

**In KS, UT - only available as employer-paid. Not available in VT, WA. ☹️**

# Packages: Group



Services	Health	Health Helper	Health Helper + Security Saver
Teladoc	✓	✓	✓
Medical Health Advisor	✓	✓	✓
Medical Bill Saver™	✓	✓	✓
Online Wellness	✓	✓	✓
Dental	Exclusive! Employers Only	✓	✓
Vision		✓	✓
Pharmacy		✓	✓
Safe Identity			✓
Legal Savings			✓
Roadside Assistance			✓
<b>Cost (Per Family per Month)</b>	<b>\$7.<sup>50</sup></b>	<b>\$10.<sup>00</sup></b>	<b>\$20.<sup>00</sup></b>

\*\$7 Application Fee is waived for employee groups that list-bill payments.

# Teladoc

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**Your 24/7/365 Dr. best friend!**

**Did you know up to 70%  
of medical issues could be  
solved over the phone?**

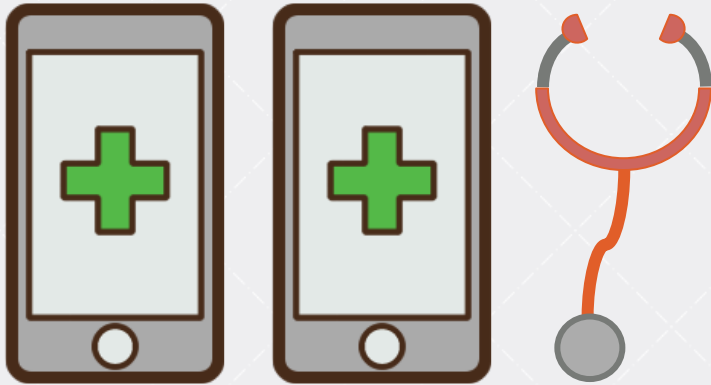
**Call anytime, consult with a  
U.S. doc & get a prescription  
written, if needed.**

**No additional cost. No kidding!**

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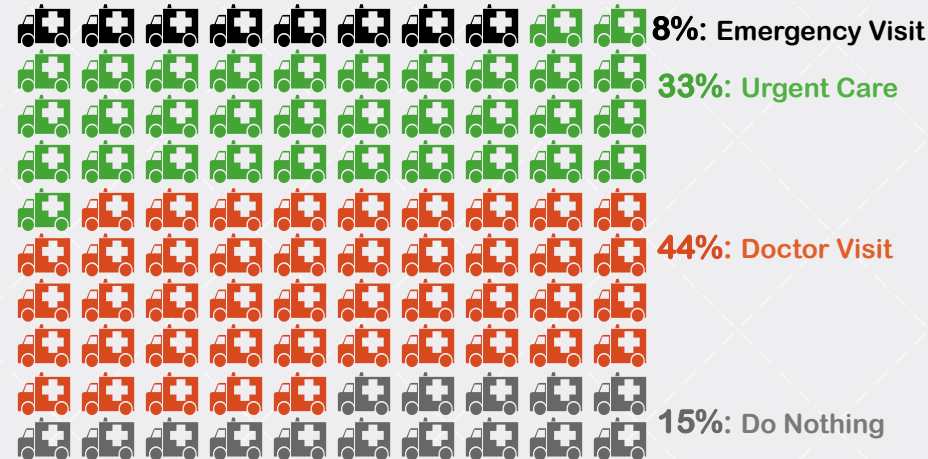
# Telehealth saves

2 out of 3 visits can be handled by phone\*.



71% ER patients didn't require emergency attention, Truven Health Analytics, 2013  
70% or more Dr. Office visits are unnecessary, WELCOA, 2008

If they didn't use Teladoc, where would these people have gone?\*



\*\*Per Teladoc member reporting. Individual results may vary.

What would these visits have cost?

Emergency Visit

**\$750/visit**

Urgent Care

**\$150/visit**

Doctor Visit

**\$100/visit**

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**\$90/year**

So what?

Unnecessary claims: \$154  
+ 4 hours work @ \$35/hour: \$140  
**Every call saves: \$294**



**Your friend in the  
insurance industry!**  
**Confused & frustrated by  
medical care, paperwork,  
insurance... "the system"?**  
**Take hours off your  
"to do list" by calling  
your personal Advisor  
to figure it out for you!**

# Medical Bill Saver

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**Get the real deal!**  
**Medical bills, bills, bills...**  
**who can keep it straight?**  
**Just send them to**  
**your new Advisor,**  
**they'll organize it all**  
**AND try to negotiate**  
**a discount!**

**A fitness coach  
at your fingertips!**  
**Be healthy with tips on  
nutrition, weight-loss &  
disease prevention  
as well as  
personalized assessments  
& workout plans.**

*\*This benefit exclusively for employer list-bill clients.*







\$ \$ ~~\$~~



**Give Good Smile!**  
**Get amazing discounts**  
**on everything from**  
**cleanings to braces to**  
**whitening & more**  
**At 125,000\* providers!**

*\* According to the Aetna Enterprise Provider Database as of November 1, 2012.*

# Vision

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**See and be seen!**

**We see your future, and you're getting the hookup on everything from brand-name eyewear, LASIK, contacts, exams & more.**



**Get Your Drug On (Sale!)  
Have a drug that's  
not covered?  
Save an average of 41%  
at most pharmacies  
nationwide including  
CVS, Walgreens & more.**

# Safe Identity

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**Keep you, You!**  
**Don't pay more to guard your family! Our premium service searches thousands of databases for suspicious activity & calls if potential fraud is found. We also help resolve ID theft, should it happen.**

# Legal Services

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**High Legal Costs?  
We object!**

**Free basic services /  
consultations &  
you'll get the  
hookup on more  
complicated needs at  
\$125/hr or 40% off.  
Case closed!**



## Car Trouble? No Trouble!

**Flat tire? Dead battery?  
Out of gas? Need a  
tow? Keys locked in?  
Call toll-free 24/7  
& someone will be  
there to help.**

# Member Materials

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Info Booklet!

It's a 24/7 call a doctor service & health discount card

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JOHN Q CUSTOMER  
Member # SAMPLE  
Group # BENIES100

This is not Insurance

For questions call 1-800-800-7616.

Teladoc  
855-847-3627

Medical Bill Saver™  
866-611-8377

Medical Health Advisor  
866-272-6009

THIS IS NOT INSURANCE.

## beniebuzz emails

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It's a 24/7  
call a doctor service and  
health discount card!

Don't wait to feel  
better...call a doctor!

- [Like Us on Facebook](#)
- [Follow Us on Twitter](#)
- [Forward to a BFF](#)

Hi Reid!

Each month, we send you a tip on using freshbenies AND 3 great posts from our beniebuzz blog. They'll help you save time, money and frustration...see below!

This month, we know many are suffering from allergies, but suffer no more! No matter what your ailment, we're sharing why YOU need to use your Teladoc benie :-)

Do you know what we usually hear BEFORE a member uses Teladoc? "HMMM, I don't know if that'll work?"

Do you know what we usually hear AFTER a



**April beniebeliever!**

**Mike from Texas**  
"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

# Advantages

**Strategic part of “Total Benefits Solution”**

**Offset growing out of pocket expenses**

**Reduce Loss Ratio**

**Extend HSA/HRA/FSA funds**

**Don't leave work / home to visit a physician**

**No limit on number of visits**

**Benefit for insured & uninsured**

**One price for cardholder & dependents**



# Questions?

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# Packages: Individual



Services	Health Helper	Health Helper + Security Savings
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Medical Health Advisor	✓	✓
Medical Bill Saver™	✓	✓
Dental	✓	✓
Vision	✓	✓
Pharmacy	✓	✓
Safe Identity		✓
Legal Savings		✓
Roadside Assistance		✓
<b>Cost (Per Family per Month)</b>	<b>\$10.00</b>	<b>\$20.00</b>

\*Plus \$7 Application Fee.

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# Teladoc by the #s

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#1

Teladoc is the **first** and **largest** provider of telehealth medical consultations in the U.S. And the only one with NCQA certification for physician credentialing. Not only do they have the most experience... they have the results to prove it:

**5million**  
Members

**\$0**

Consult Fee / Call

**95%**

Member Satisfaction

**15yrs**

Avg. Physician Experience

**0**

Malpractice Claims

**22min**

Avg. Response Time

**90%**

Patient Issues Resolved

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\*Based on Teladoc reporting and member surveys

# Advocacy supports



Health Advocate is the **largest** independent healthcare advocacy & assistance company in the U.S. Widely recognized for helping millions of families successfully navigate the healthcare maze.  
Independent. Confidential. Convenient..

# 6million

Employees. Plus their spouses, dependent children, parents & parents-in-law.

## find the right providers

Help locate the right hospitals, dentists & other leading healthcare providers anywhere in the country.

## schedule appointments

Expedite the earliest appointments & arrange treatments - even with hard-to-reach specialists.

## get cost estimates

Receive local estimates for common medical procedures. Make informed decisions to get the best value.

## answer questions

Get more information about test results, treatments & medications prescribed by your physician.

## assist with eldercare

Address senior issues: Medicare & related health issues facing parents & parents-in-law.

## negotiate medical bills

Highly experienced specialists organize & negotiate medical / dental bills - regardless of benefit status.

\* freshbenies' Medical Health Advisor & Medical Bill Saver services do not replace insurance, provide medical care or recommend treatment.