



Practical tools to control your healthcare (and more)...in one easy membership!

Save hundreds to thousands on your family's healthcare with these services. There's **NO ADDITIONAL COST** to use them as often as needed. Plus, one membership includes your entire immediate family!



Telehealth

Your 24/7 Dr. BFF. It's like having a best friend who's a family doctor! Up to 70% of medical issues can be solved by phone. Call anytime (no additional fee), visit with a U.S. doc & get a prescription written, if medically necessary.



Doctors Online

Get specialist advice...stat! Stop searching the web for bad advice. Email physicians, psychologists, dentists, dietitians, fitness trainers (and more) and get personal answers to your questions in a few hours.



Advocacy

Your friend in healthcare. How much will your medical procedure cost? Where can you find a quality provider? Were you billed correctly? Call your personal Advisor to help get answers to these questions and more.



freshSAVINGS

This pack keeps \$ in your pocket. Save hard cash with 9 best-in-class savings networks including Rx, Dental, Vision, Chiropractic and more - all within your freshbenies membership. See additional details below.

\$18.00
Per Family
Per Month*



*Plus a one-time
\$15 application fee

ADD-ONS Choose any of these Add-Ons and we'll deliver them all to your mailbox in one easy membership.



Legal Savings High legal costs? We object! Get peace of mind with 9 free services and discounted legal care from the country's largest legal savings network. Case closed!

\$5.00 Family



Caregiver Support Get help caring for loved ones! Healthcare Coaches and a secure portal give support as you and your family manage the care of loved ones - parents, grandparents, spouses, siblings, in-laws and children - newborn to adult.

\$5.00 Family



Pet Care Savings Pets are family, too. Save 25% on vet services, medications, food, supplies, toys and more.

\$8.00 Family



LifeLock

LifeLock More detection. More protection. Identity theft is one of the fastest growing crimes in America. Look to the most recognized brand* in identity theft protection with over 5 million members. Choose from Individual and Family memberships.

\$8.49 Individual

\$23.36 Family

Disclosures: **This plan is NOT insurance.** 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. **It contains a 30 day cancellation period,** provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. 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. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. UT, AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30-days. MD Residents: The membership fee and one-time registration fee (minus \$5.00) will be refunded if cancelled within the first 30-days and upon return of the discount card. Learn more at freshbenies.com. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Not available to VT & WA residents. Other state restrictions may apply. :-}

Your membership includes these freshSAVINGS services...



Rx Savings

Prescription costs are skyrocketing and fewer medications are covered under today's medical plans. Save 10-85% (46% on average) on most prescriptions - by mail and at 60,000 pharmacies nationwide including CVS and Walgreens.



Dental Savings

Save an average 20-40%* on dental services, whether insured or not. Use this high-quality network for cleanings, braces, fillings, root canals, bridges, crowns and more at thousands of dental care locations nationwide.



Vision Savings

Save 10-60% on everything from vision exams, brand name eyewear and contacts to LASIK and more (whether insured or not) at 20,000 providers nationwide, including national chains and local retailers.



Chiropractic Savings

Save 30-50% on X-rays, diagnostic services and treatments at over 3,000 chiropractors nationwide.



Hearing Aid Savings

Get help finding the right hearing aid solution through personalized service and exceptional products for every budget. Includes free follow-up care, batteries, warranty and 60-day trial.



Lab Test Savings

Save 10-80% off the typical cost of routine lab work at over 1,500 participating locations nationwide - order online or by phone.



MRI & CT Scan Savings

Save 40-75% on usual charges for MRI and CT scans at thousands of credentialed radiology centers nationwide.



Medical Equipment Savings

Save 20-50% online or by phone - and an additional \$5 on orders over \$100 - on walking aids, wheelchairs, scooters, hospital beds, bathroom safety, orthopedic products and more.



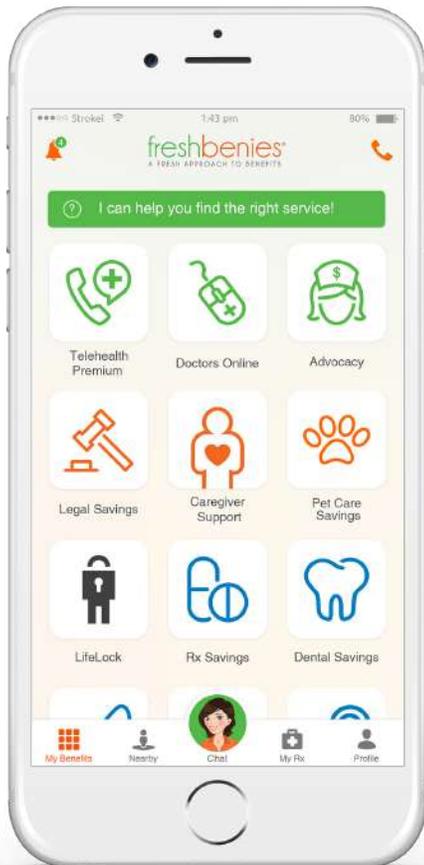
Diabetic Supply Savings

Save 10-50% on diabetic testing supplies mailed directly to your home. Order individual supplies or join the annual testing supply program with FREE shipping.

To Apply go to "<http://freshbenies.com/filip>"

Rick Filip ~ Filip Insurance Services, LLC
972-771-6043 rick@filipinsurance.com

To use your services: Review your member packet, login at freshbenies.com or download the app



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 from AZ



I needed an MRI. I called my Advocate and within 20 minutes, I received an email with 3 different locations. Prices varied from \$450 to over \$1,000, so I'm really glad I called!
— Jeff from TX



With insurance, my monthly prescription was \$88, but with freshbenies Rx Savings it's only \$48. The pharmacist assured me that nothing was going to be cheaper than my insurance. But when the total came out \$40 cheaper, she asked me how to get freshbenies!
— Krystal from TX

*Actual costs and savings vary by provider, service and geographical area.