



Advocacy PLUS

Get comprehensive support through the healthcare journey – find highly-rated, cost-effective doctors, compare costs for procedures, care and prescriptions, have medical bills reviewed and negotiated, and more.



Telehealth

Up to 70% of medical issues can be solved by phone or video. Reach out 24/7 for \$0 visit fee with a U.S. primary care doctor and get a prescription written, if medically necessary*



Behavioral Telehealth

Convenient and discreet access to the following experts at a fraction of the cost of typical in-person visits† (some state exclusions apply):

- Therapists \$85 visit fee
- Psychiatrists \$95 visit fee (\$225 initial visit)



Prescription Savings

Fewer medications are covered. Use our pricing tool to save an average 79% on generic and 34% on brand name prescriptions** by mail and at over 60,000 pharmacies nationwide.



Dental Savings

Save 20-40%*** on dental services like cleanings, braces, fillings, root canals and more - at over 160,000 dental care locations nationwide.



Vision Savings

Save 10-60% on vision needs like exams, brand name eyewear, contacts, LASIK and more at 20,000 providers nationwide.



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Store and access all your cards in one, easy place so they're ready anytime, anywhere - insurance, pharmacy, fitness clubs, passport and more!

New for 2020+

Advocacy makes it easy to save \$\$

The new Advocacy program makes it easy for employees to use their Smartflex benefits. Advocacy will help you review and resolve claim issues, compare costs for medical care and even review and negotiate your medical bills for accuracy!

Need a wheelchair? MRI? Hearing Aids? Help finding a specialist? Use the Advocacy benefit with Smartflex!



The Pet Pack



Pet Telehealth

Veterinary help fast for beloved pets - reach out 24/7 for \$0 visit fee by phone or chat.



Pet Care Savings

Savings on everyday pet needs including meds, food, toys, sitting and more.

The Pet Pack will be an optional add-on in 2021. Flex allowance dollars cannot be used toward the Pet Pack.



I was told by my doctor that I needed an MRI. He referred me to a facility that quoted me \$3500. I decided to check out the Advocacy service and they were able to find me a facility that brought my cost down to \$400. — Dan from TX



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

* Initial Telehealth and Behavioral Telehealth visits in DE and AR must be via video. Phone or video available for subsequent visits. In ID, visits are video only.

** Average savings based on usage data compared to cash prices.

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

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. Learn more at 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 :)