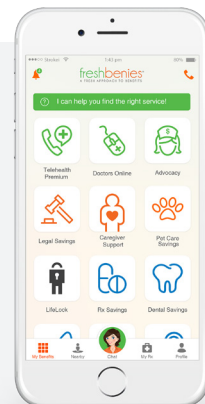


TIER  
**1**

**freshbenies®**  
A FRESH APPROACH TO BENEFITS

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

Your employees and their families need help with healthcare. freshbenies gives them practical tools to control out of pocket costs - in one easy membership **for as low as \$12 a month per family**. Employees have access to these services **at no additional cost**: Telehealth, Doctors Online, Advocacy, and savings networks for Rx, Dental, Vision, Chiropractic and more.



This is NOT health insurance.

TIER  
**2**

 **SelectMed**

**Self-funded daily medical coverage for wellness/preventative and more!**

This is an affordable, guaranteed issue alternative to typical high cost major medical coverage with a broad network of providers for individuals and small businesses with no restrictions on pre-existing conditions. **Starting at just \$102.25/month**, get access to:

- **Primary, urgent, and specialist care visits, outpatient diagnostic testing, CT/MRI/PET scans, a prescription plan, and more! Free MedCall Now - 24/7 access to emergency trained physicians** who can advise, prescribe, and refer for emergency and non-emergency at \$0 copay!
- **Small business advantages** - no employer contribution requirements, no employee participation requirements! Individual ACH or List Bill payment plans available. Increase your marketability to keep good employees by offering an affordable health plan!

TIER  
**3**

### **National General Self-Funded Program**

Now, you can gain control of your health care expenses while providing quality benefits to your employees. By combining the cost savings of self-funding with the stability of more traditional plans, you gain the simplicity and cost savings you are looking for without the administrative hassle.

**Self-funded program key advantages:**

- **One predictable monthly payment** - Your monthly payment is determined and guaranteed upfront and will not increase for a full year as long and there are no changes to your groups benefits or enrollment.
- **Plan administration and account management** - Payments of claims, customer service and reporting is all done for you leaving you to focus on your business.
- **Quality benefits** - All employer-established benefit plans are minimum essential coverage so employees will not be subject to the individual tax penalty.

All it takes to get started with a quote is to complete a two tab census and return it to [jerrilynn@dkyoung.com](mailto:jerrilynn@dkyoung.com) to move forward.

# OPTIONS AFFORDABILITY = A PLAN FOR SUCCESS

Along with the 3 tier options available there is also much more to this program:

Combining Hospital Indemnity with SelectMed, you or your employees will have many or most of the out-of-pocket health care expenses covered for as little as **\$148 per month.**

## Voluntary insurance products

- Hospital indemnity pays for daily hospital expenses
- Term life insurance with premiums that stay the same for 5 years
- Accident coverage pays for emergency room visits and other out-of-pocket costs due to an off the job injury
- Cancer care is a cancer only program that defers the cost of treatments for cancer
- Short term disability income
- **All voluntary products are guaranteed issue and there is no underwriting requirement**

## Consumer directed spending accounts

- Health Reimbursement Account (HRA) for those companies that do not qualify for a self-funded medical program but still want a tax advantaged way to contribute to their employees health care
- Health Savings Accounts (HSA)
- Flexible Spending Accounts for both dependent care and health care
- HSA - compatible limited purpose flexible spending accounts
- No set-up fee/no minimum monthly fee
- 125 cafeteria plan documentation at no additional cost

## Easy implementation

To get started email or call **JerriLynn Cobb** at David K. Young Consulting:  
[jerrilynn@dkyoung.com](mailto:jerrilynn@dkyoung.com) | 210-558-0999

## See how it pays to offer employee benefits from the NPMA Health Insurance Exchange:



Increased buying power for association members



Easy member sign up



A la carte benefits menu options



Your choice of broker to vet the program



Guaranteed-issue products for members to elect



Professional member service team