



Non-Insured Benefits

30+ Aggregated Solutions Under One Roof

More Value, Less Hassle

We've aggregated 30+ of the top benefits on the market, empowering you to pick and choose the ideal solutions for your clients without juggling separate contracts with multiple vendors.

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Advocacy & Transparency

Caregiver Support

- ▶ Bundle of services helps caregivers more easily manage all their responsibilities
- ▶ **Connected Caregiving** portal keeps adult caregivers and expecting/new parents organized with one place to store medical info, update family, and attend live education webinars
- ▶ **Care Companions** provides companionship and assistance with household chores
- ▶ **LawAssure** allows caregivers to create personalized, high-quality legal documents from home

Health Advocacy

- ▶ Members are empowered to become smarter healthcare consumers
- ▶ Health advocates help members navigate insurance and healthcare options
- ▶ Skilled negotiators review medical bills, resolve errors, and negotiate costs
- ▶ Web-based price transparency tools compare costs for providers, procedures, and prescriptions

Vendors: Alight, Health Advocate™

Fertility Advocacy

- ▶ Provides members with personalized guidance and support through their fertility treatment journey, improving clinical outcomes in a cost-efficient manner
- ▶ Services include access to a network of top-ranked fertility specialists, IVF treatment and fertility medication discount bundles, access to genetic testing and egg freezing services, financing options, and more
- ▶ Enhanced Fertility, Surrogacy, and Adoption benefit includes the above plus education and resources for adoption, foster care, surrogacy, and egg donation

Worklife Services

- ▶ Members work with a representative to get resources, referrals, and information for various childcare services, mental health programs, home maintenance, and more
- ▶ Services are confidential and available 24/7 by phone

Virtual Healthcare

Doctors Online

- ▶ Serves as a trusted source for medical questions and concerns
- ▶ Members have 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians, and more specialists
- ▶ Replacing search engine doctors with actual healthcare professionals helps members make more informed, empowered decisions

Online Wellness

- ▶ Empowers members to improve their lifestyle with online access to health resources
- ▶ Includes personal workouts, self-guided online workshops, progress trackers, interactive competitions, and more

Teladoc Expert Medical Services

- ▶ Connects members with the best medical expert for their case online, simplifying access and containing healthcare costs
- ▶ Provides an expert second opinion to ensure members have the right diagnosis and treatment plan

Telemedicine

- ▶ Improved access to care with ability to contact doctors 24/7 via phone, mobile app, or video
- ▶ Out-of-pocket spending is reduced by replacing ER and urgent care visits with on-demand diagnosis, treatment options, and prescriptions (if medically necessary) for non-emergency medical issues
- ▶ Services are available for the member's immediate family regardless of medical elections

Vendors: Teladoc, MeMD, NBTelemedicine



Mental Health

Counseling Services

- ▶ Employees can call 24/7 for an evaluation, and then schedule a free phone session from the comfort and convenience of home
- ▶ Provides support for issues like stress, grief, family issues, and transitions

LifeSpeak

- ▶ LifeSpeak empowers members to tackle mental health and other well-being challenges on their terms through on-demand access to an unparalleled library of educational videos and blogs
- ▶ Address employee well-being challenges, educate managers on how to navigate mental health in the workplace, provide training on diversity, equity, & inclusion, and more

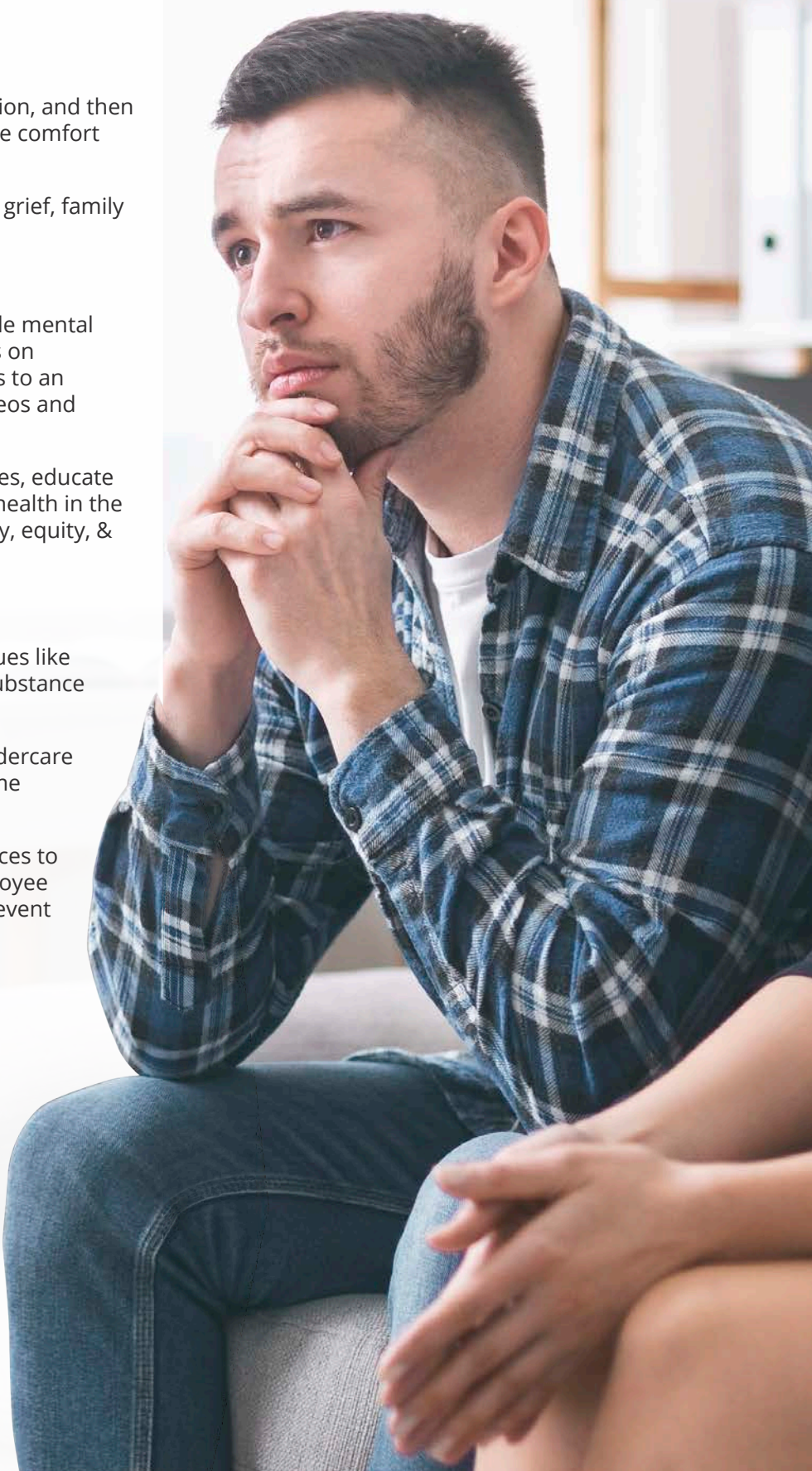
Telephonic EAP

- ▶ Short-term assistance for personal issues like stress, depression, family problems, substance abuse, and more
- ▶ Help and referrals for childcare and eldercare issues, legal and financial concerns, time management, and more
- ▶ Consultations and organizational services to help managers address sensitive employee issues, conflict resolutions, disruptive event planning, and disability management

Virtual Behavioral Health Counseling

- ▶ Improves productivity and health by connecting members to counselors or psychiatrists via video, mobile app, or phone connection
- ▶ Convenience, privacy, and affordability encourage members to seek treatment when needed
- ▶ Counseling available for common behavioral health issues, like depression and anxiety

Vendors: Teladoc, MeMD



Health Discounts

Alternative Medicine

- ▶ Members and their families save 10% to 30% on alternative medicine treatments
- ▶ Access to 35+ specialties, including acupuncture, massage therapy, yoga, and tai chi

Chiropractic

- ▶ Members and their families save 30% to 50% on chiropractic care with no limit on visits
- ▶ Provides relief from back and joint pain, headaches, and more

Dental

- ▶ Members and their families save on cleanings, X-rays, crowns, root canals, fillings, and specialty care like orthodontics
- ▶ No limit to the number of times dental discounts can be utilized

Networks: Aetna Dental Access®, Humana Dental Access

Diabetic Supplies

- ▶ Members save 10% to 50% on diabetic testing supplies shipped directly to their home with free shipping
- ▶ Members have the option to sign up for an annual testing program and receive automatic refills

Durable Medical Equipment

- ▶ Members save 20% to 50% on durable medical equipment, including wheelchairs, walking aids, hospital beds, and bathroom safety
- ▶ Enabling members and their families to manage health at home reduces the amount spent on hospital stays, emergency rooms, and nursing home admissions

Hearing

- ▶ Members enjoy discounts on retail and home delivery hearing aid solutions
- ▶ Additional savings available on follow-up care and batteries

Networks: Amplifon, Hearing Assist, Connect Hearing

Lab Testing

- ▶ Members save 10% to 80% on the typical costs of lab tests for allergies, vitamin and cholesterol levels, liver function, fertility, thyroid issues, and more
- ▶ Discounts on routine lab work help members stay on top of health issues and make smarter, preventive healthcare decisions

MRI & CT Scans

- ▶ Members save 40% to 75% on usual charges for MRI and CT scans at thousands of credentialed radiology centers nationwide
- ▶ Getting a better image through MRI and CT scans can mean a better diagnosis, better treatment plan, better recovery, and a lot of money saved

New Benefits Rx

- ▶ Members can take more control of their healthcare spending with the ability to compare prescription prices and make more cost-effective decisions
- ▶ Members save 10% to 85% on most prescriptions at retail pharmacies nationwide, and on 30+ day supply prescriptions shipped to their home

Networks: New Benefits Rx, DST, Optum Rx

Pet Care

- ▶ Members can keep their pets happy and healthy with discounts on veterinary services, toys, treats, a GPS-enabled pet tag, and prescriptions
- ▶ Savings include 25% off in-house medical services at participating veterinarians and 25% off purchases from PetCareRx.com

Physician & Hospital

- ▶ Members and their families save 10% to 40% on visits to in-network family doctors, specialists, alternative care providers, facilities, and hospitals
- ▶ No health restrictions or age limits

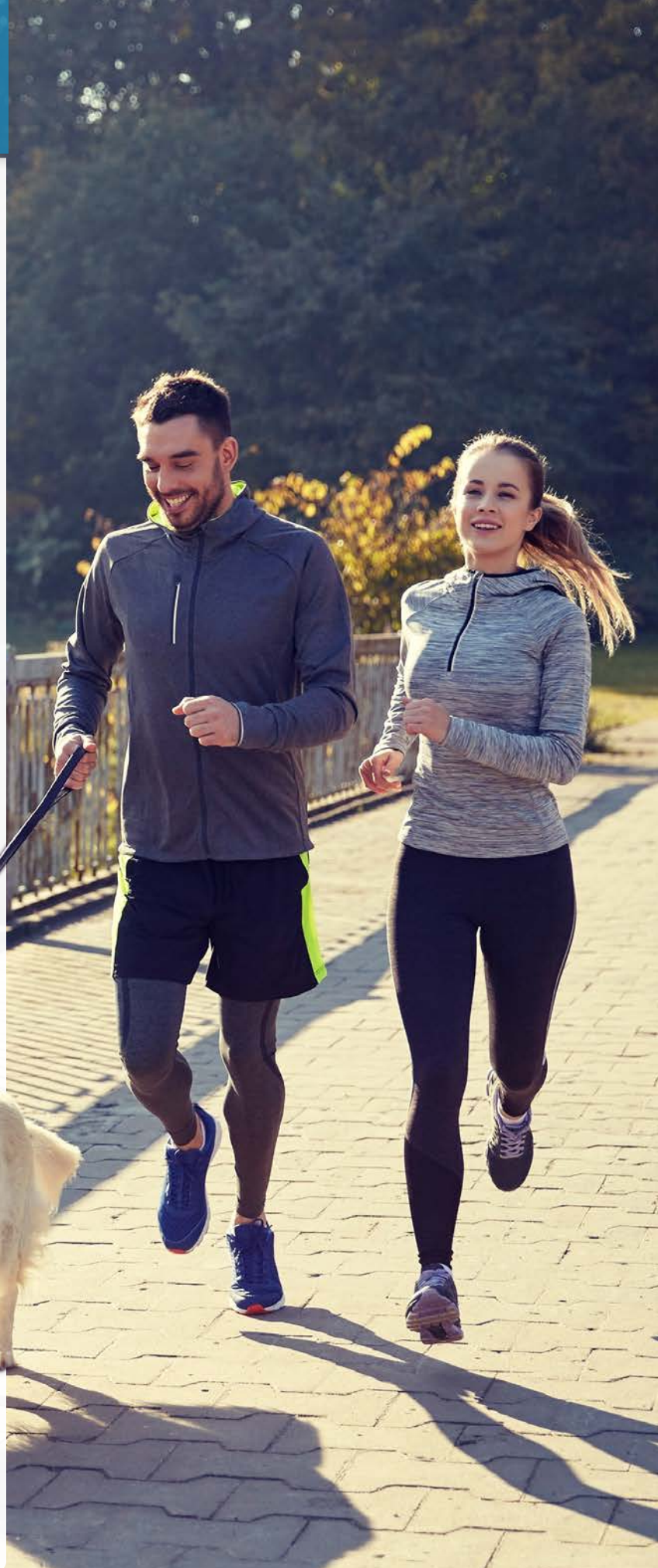
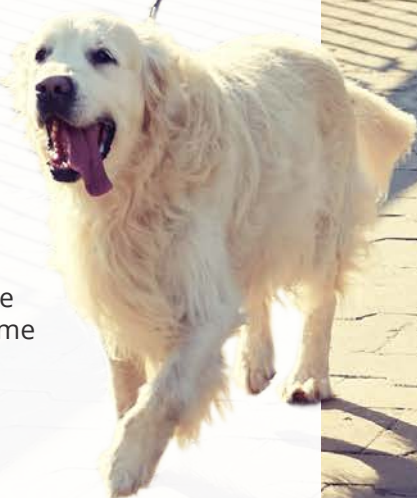
Networks: ValuePoint by MultiPlan®, Galaxy Health Networks

Vision

- ▶ Members and their families save 10% to 60% on eye exams, prescription eyewear, and LASIK surgery
- ▶ No limit to the number of times vision discounts can be utilized
- ▶ Network includes over 20,000 national and local retailers

Vitamins

- ▶ Members save on top name brand vitamins, herbs, supplements, whole foods, baby care, skincare, pet supplies, and more
- ▶ The ease and convenience of ordering products online allows members to save time and maintain wellness



Protection

Global Travel Assistance

- ▶ Protects members and their families while traveling 100+ miles from home, helping them navigate through medical, legal, and emergency situations
- ▶ Medical services include emergency medical evacuation, treatment monitoring, coordination of hospital payments and insurance, and provider referrals
- ▶ Additional assistance provided for lost or stolen travel documents, emergency travel funds, interpreter referrals, legal consultation, and pre-travel planning

Health Advocate Return PassSM

- ▶ Daily online questionnaire built on CDC guidelines, designed to help employees determine if they are healthy and cleared to return to the workplace
- ▶ Aggregate results are uploaded daily to the Health Advocate ClientConnect portal for reporting purposes

Identity Theft Monitoring & Resolution

- ▶ 24/7 resolution assistance with step-by-step guidance
- ▶ Document replacement assistance for Social Security cards, birth certificates, passports, and driver's licenses
- ▶ Activity alerts for credit inquiries, and checking and savings accounts
- ▶ Available at various levels, including family and individual coverage

Vendors: Aura DigitalGuard; ID Sanctuary®, LifeLock™

Legal Services

- ▶ Through LawAssure, members can access and create high-quality, personalized legal documents like wills, living trusts, and power of attorney, saving hundreds of dollars in attorney's fees
- ▶ Through Legal Access and Legal Services, members are referred to local attorneys who can assist with their requested area of law, and provide free and discounted services, including a free consultation

Roadside Assistance

- ▶ Provides members and their families with 24/7 protection on the road
- ▶ Members can call to receive assistance with flat tires, lockouts, battery issues, towing, and more



Financial

Everyday Deals

- ▶ With access to savings opportunities in the palm of their hands, members are able to stretch their money on shopping, entertainment, and travel at over 340,000 merchants nationwide
- ▶ Members can save on theme park tickets, sporting events, closing costs on a new home, senior living facilities, pet supplies, flower delivery, dining, streaming services, and more

Vendors: Instant Deals, NBDeals

Financial Wellness

- ▶ Financial Counselors are accessible by phone to assess issues, discuss options, and help members determine the best course of action for their situation
- ▶ Online Financial Wellness Center provides a variety of vetted articles, videos, worksheets, checklists, and more

Funeral Services

- ▶ Members and their extended families have access to discounted services and a representative who guides them on how to assist aging family members in making their final arrangements, plan their own service in advance, or respond to an unexpected death

My Instant Pay

- ▶ Allows employees to withdraw a portion of their earned wages for a small transaction fee
- ▶ Easily integrates with most payroll systems, meaning zero fees and zero hassle for payroll teams

NBCashback

- ▶ Maximize the value of members' purchases through a simple and meaningful cash back reward program
- ▶ Members earn additional cash back on top of the points or rewards they already receive from existing debit and credit cards at participating merchants nationwide



NBTravel

- ▶ NBTravel provides exclusive, deep discounts on hotels, car rentals, flights, and activities all over the world
- ▶ This one-stop-shop travel discount network includes up to 60% off hotel public pricing at more than 900K hotels worldwide, cheaper rates at 200+ airlines, and discounted Disney Parks, Universal Studios, SeaWorld, and other theme park tickets

Tax Hotline

- ▶ Provides free tax return preparation and year-round support for advice, planning, and audit assistance
- ▶ Members can connect with tax attorneys, financial analysts, CPA's, former auditors and/or Enrolled Agents certified by the IRS



Save Time and Resources by Letting Us Print for You

Printing can be overwhelming, time-consuming, and expensive. That's why New Benefits has created a custom solution to print benefit enrollment guides, marketing materials, insurance policies, and more.

Benefits of Printing with New Benefits:

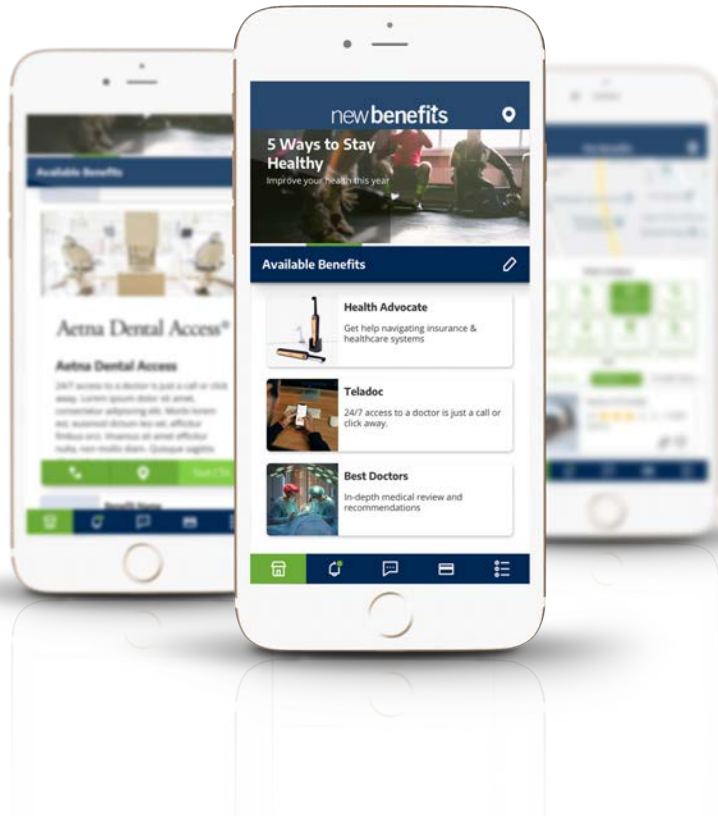
- ▶ High-quality printing in full color or black and white
- ▶ Print on-demand technology means no minimum orders
- ▶ Variable data capabilities allow us to create multiple versions at no extra cost
- ▶ Dedicated staff will print, assemble, and ship your materials in three to five business days
- ▶ We can ship to one location, multiple locations, or directly to individuals



Available Print Products Include:

- ▶ Enrollment Guides
- ▶ Insurance Policies
- ▶ Personalized Membership Kits
- ▶ Postcards
- ▶ Laminated Insurance Cards
- ▶ Envelopes
- ▶ Bi-folds & Tri-folds
- ▶ Marketing Flyers

Drive Engagement with Easy Benefit Access



Easy Access

Benefits are just a 'tap' away

My Wallet

Store all their cards in one place

Push Notifications

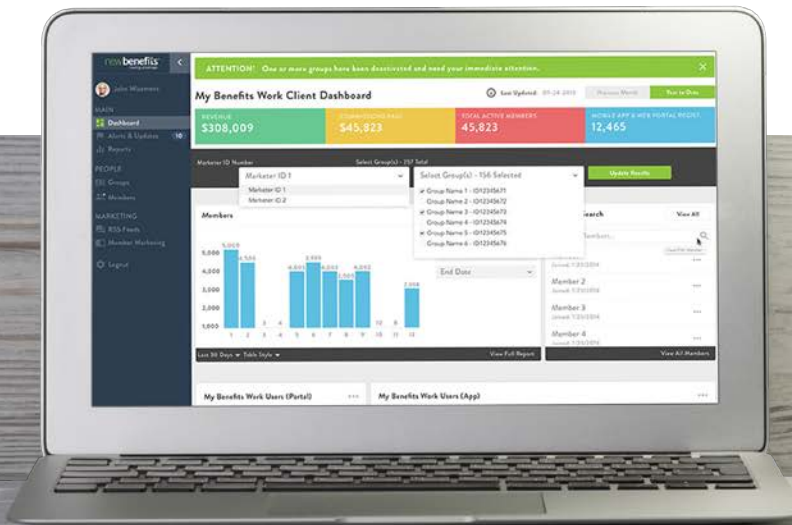
Keep benefits top-of-mind

My Insurance

Review insurance plan details

Gain Insights with our Client Portal

Client Portal serves as the central hub for your benefit program, putting data at your fingertips to drive the best outcomes for you and your customers. Manage groups, track commissions, and pull utilization data, all in a single location.





NewBenefits.com

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Disclosures

This 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. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MemberPortal.NewBenefits.com.

Not available to IA, UT, VT or WA residents.

Telemedicine operates subject to state regulation and may not be available in certain states. Galaxy Hospital benefit not available to MD, VT or WV residents. Lab benefit not available in MD, NJ, NY and RI.