

Freedom Hybrid: More Choice. More Savings.



Healthcare costs continue to rise, but your clients don't have to choose between affordability and employee satisfaction.

Freedom Hybrid, part of our Funding Advantage plans, combines the familiarity of a PPO physician network with the savings power of **Freedom Open Access**, delivering a smarter, more balanced approach to health plan management.

Why agents recommend Freedom Hybrid

The best of both worlds

- Access to a national PPO physician network.
- Freedom to see PPO and non-PPO providers.
- Receive full benefits for eligible services, regardless of network status and eliminate traditional PPOs confusion around in-network vs. out-of-network coverage.

Member protection & advocacy

- **Strong balance protection** - Members never have to pay a balance bill for services covered under their health plan.
- **Dedicated advocacy team** helps your clients navigate healthcare confidently.
 - Help members schedule appointments.
 - Help members compare price options.
 - Help members understand their claims and maximize their care.

Flexible plan options

- Available as an **HSA-eligible Freedom Hybrid** plan
- Potential return of unused claim funds
- Greater cost predictability for employers

A smarter transition

Freedom Hybrid provides a low-disruption path away from traditional PPOs while preserving employee choice and improving cost control.

Bottom line: Your clients can optimize healthcare spending without overhauling their benefits strategy.

Make Freedom Hybrid part of your next client conversation and show employers how they can gain more flexibility, stronger protection, and meaningful savings.

Learn more about Freedom Hybrid today. Click on the button below for more information

[Funding Advantage Flyer](#)



Reminder: Learn How GAP90 Can Help Employers Save 10-15%

Looking for a way to help employers lower healthcare costs without reducing benefits? Join our upcoming webinar to learn how GAP90 pairs with a high-deductible health plan to deliver 10-15% savings while maintaining or even improving employee benefits.

Webinar Details

Date: Tuesday, August 18

Time: 11:00 a.m. CST

Presenters:

- Tom Davenport, Vice President of Business Development, 90 Degree Benefits
- Robin Depenbrock, Head of Sales, Allied National



What You'll Learn

- How GAP90 works with existing health plans
- Strategies to reduce healthcare costs by 10-15%
- Ways to maintain or enhance benefits while controlling expenses
- Why GAP90 is an effective solution for cost-conscious employers

Register today and discover how GAP90 can help your clients achieve meaningful savings without sacrificing value.

Register today for this free webinar



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