

# Teladoc™

Healthcare made simple. No Copay Model.



24-hour access to board-certified doctors

Provide affordable healthcare, day and night.

People don't get sick on a schedule - technology-enabled healthcare gives your members access to affordable, convenient, quality healthcare, anytime, from anywhere.



A physician is always just a call, click or swipe away.



## Telemedicine Value

With the passage of the Patient Protection and Affordable Care Act (PPACA), organizations and individuals face greater challenges and costs as part of their health coverage.

As healthcare costs continue to rise, organizations are looking for smart, effective ways to reduce their benefit related costs. As a result, there has been an increased focus on technology to connect patients to different modes of care, including telephone consultations and virtual encounters.

Telemedicine helps employers reduce the high cost of healthcare and provides members a convenient, affordable way to access the services they need.

## Teladoc solution

Teladoc provides a value-added benefit that reduces healthcare costs and gives members 24/7/365 access to U.S. board-certified physicians through phone and video consultations, as opposed to more expensive and less productive settings like an urgent care center or emergency department.

Teladoc is not designed to replace the primary care physician (PCP). It simply allows members to resolve their non-emergency medical issues at a fraction of the time and cost when their PCP is unavailable.



Receive Quality Care via  
Phone/Online/Mobile



Talk to a doctor  
anytime, anywhere.



Prescriptions  
written if needed.



Covers all members  
of employees'  
household.

## Common conditions treated:

- Allergies
- Bronchitis
- Cold/flu
- Headaches/migraines
- Respiratory infections
- Sinus infections
- Stomachache/diarrhea
- Urinary tract infections
- And more!

## When can it be used:

- After normal office hours
- On vacation or business trips
- When a doctor is not available
- Refill of recurring prescriptions (short term)
- Non-emergency medical situations
- Lab Results
- Pediatric care for any age
- Explanation or second opinion
- And more!

# How Teladoc Works:



## Step 1 - Medical Record

The member completes their medical history when they set up their account.



## Step 2 - Contact Teladoc

The member logs into their account or calls Teladoc, 24/7/365, to request a phone or video consultation.

The ALA Unlimited Program has NO COPAY.

## Step 3 - Talk with a Physician



A U.S. board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in person visit.



## Step 4 - Resolve the Issue

The physician recommends the right treatment for the member. If a prescription is necessary it is sent to the members pharmacy of choice.



## Step 5 - Continuity of Care

The physician documents the results of the consultation in the members medical history. With the members consent this information is sent to their primary care physician.



## Step 6 - Complete Consultation

At the end of every call the physician checks to make sure all questions are answered. A secure message center enables our physicians to send additional information to patient, and the patient can ask follow up questions for up to 72 hours.



# Happy members and lower costs

## For the employees: Access to affordable care

Teladoc members enjoy the convenience of 24/7/365 access to U.S. board-certified physicians no matter where they happen to be: work, home, vacation, business trip. The results:\*

90% Patient Issues Resolved

95% Member Satisfaction

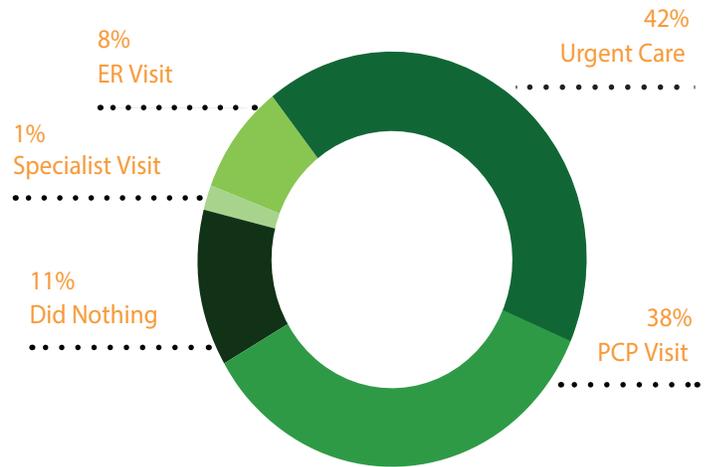
96% Physician Satisfaction:

17 min Average Consult Duration

92% Would Use Teladoc Again

## For employers: Lower costs

If they hadn't gone to Teladoc, where would they have gone?



What would it have cost?	Savings
PCP - \$131	\$131
Specialist - \$196	\$196
Urgent Care - \$163	\$163
ER - \$1,477	\$1,477

Avg. savings per consult with Teladoc	\$198.36 +
Cost of lost productivity	\$ 86.96 +
<b>Total savings per consult</b>	<b>\$285.32</b>

\*Teladoc Reporting \*\*Approx 4 hrs lost @avg wage of \$21.74/hr

# Why Teladoc?

Teladoc is the first, largest and fastest growing provider of telehealth medical consultations, serving millions of members nationwide.

## Quality physicians

- U.S. board-certified in internal medicine, family practice, emergency medicine, or pediatrics
- U.S. residents, state-licensed in their respective states
- Average of 15 years' experience
- Verified through the National Practitioner Data Bank and the American Medical Association
- Strictly credentialed meeting NCQA standards

## Driving utilization ~ No Co-pay = Higher Utilization

Teladoc's low per-member fee helps health plans realize ROI quickly. The more members that use Teladoc, the greater the ROI. Utilizing the no copay model will help increase the utilization among your employees. Teladoc targets high utilizers of urgent care and ER visits, and provides marketing materials to redirect usage to Teladoc, saving money for health plans while providing better access to care.

## Employer experience and integration

Teladoc has significant experience working with thousands of employers of all sizes, locations, occupations, and demographics. Teladoc services can be integrated in 30 days. With Teladoc, employers experience: Long-term cost containment - employers are able to reduce annual healthcare costs. As employees become familiar with the Teladoc program employers will see increased utilization (typically seen beyond year one). All employees can access physician care on demand, improving health and reducing absenteeism.



# ALA Unlimited Program Simple Pricing Model

ALA provides a simple pricing model. Our Teladoc program features a low monthly Per Employee Per Month (PEPM) fee with unlimited consultations included and NO MEMBER CO-PAY. Our Unlimited Program provides services to ALL MEMBERS of the Employees household. The pricing structure is designed to realize ROI faster because, unlike traditional physician consultations, greater utilization leads to higher levels of ROI.

PEPM pricing includes:

- No Member Copay Plan
- No bill to your insurance carrier or self funded plan
- Utilization reports
- Telephone and video consultations
- Online registration and medical history disclosure (MHD)
- Free portable electronic health record (EHR)
- 1-800 call center support
- Fulfillment of welcome kits to members
- Benefit Intelligence will provide marketing material

Fee Description	Cost
Per Employee Per Month (PEPM)	\$5.95

Marketed By:



P 1-800-892-8826

services@gljinsurance.com

Managed By:

Benefit Intelligence, Inc.  
4862 East Baseline Road, Suite 101  
Mesa, AZ 85206  
P 1-866-555-1020 F (480) 892-7184

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