

## Consult A Doctor 24/7

### SET YOUR HEALTHCARE FREE

Around the clock affordable healthcare. 24/7 on-demand access to a licensed physician anytime, anywhere. Stop wasting time and money at the doctor's office, urgent care or ER. Telemedicine consultations via phone or email will set your life free.



Cloud Based Telemedicine Solutions  
Revolutionizing Healthcare Access & Delivery

# Growth of Telemedicine

By 2015 Industry experts realistically foresee  
**100 million individuals/year**  
accessing virtual care services like telemedicine.

This level of growth mirrors the development of the popular MinuteClinic model, which had less than  
**100,000 visits in 2006**  
and in late 2011 grew to more than  
**10 million visits/year**



Telemedicine, means using information and communications technologies for the delivery of healthcare services.

# Trend: Rapid Growth of Telemedicine

100+ Carriers across 26 states reimburse for telemedicine:



Widely reimbursable and becoming fully integrated into the delivery systems and benefit offerings of major health plans and self-funded groups.

States with legislative mandates:

California	Colorado
Georgia	Hawaii
Kentucky	Louisiana
Maine	New Hampshire
Oklahoma	Oregon
Texas	Virginia
<b>And Growing...</b>	
Maryland	Vermont

PREDICTION- ALL MAJOR PLANS 50 STATES - 36 MONTHS

# Why Now?

The Affordable Care Act (ACA) specifically mentions telemedicine as a tool to improve access and information delivery as part of the focus on more cost-effective care delivery

- Healthcare now a right/obligation for all by 2014
  - ~ 20% of Americans currently uninsured
  - Likely to increase strain on already-strained system
- Estimated 100,000 doctor shortfall by 2025
  - NYTimes Article: Doctor Shortage Likely to Worsen With Health Law
- Anticipated 1/3 of hospitals close by 2020
  - David Houle and Jonathan Fleece

# The Problem for Member/Consumers

- Most offices open < 40 hours/week, ~ 24%
  - CLOSED over 75% of the time (168 hours/week)
- Avg. time to make an appointment, 3 weeks
- Avg. time spent in waiting room, 23 minutes
- Top 3 reasons for ER visits are sinus, ear and upper respiratory infections
  - EASILY diagnosed and treated via phone
- 75 - 90% of visits originate from stress/fear factors

# Costs + Productivity Loss: Hard On the Bottom Line

- **\$2.7 Trillion...**  
Total U.S. healthcare expenditures in 2011
- **\$225.8 Billion...**  
Annual costs to employers for productivity losses related to personal/family health problems
- **70 Million...**  
Employees miss work annually due to illness and medical appointments, for a total of **408 Million** missed days



**Opportunity is knocking!**

# Solution: Improve Access to Care

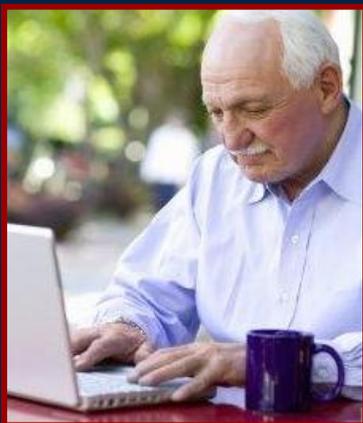
## Virtual Care:

- Reduce Cost
- Expand Access
- Improve Outcomes
- Extend services beyond boundaries
- Right size care



## Ways to Consult

- Telephone
- Secure email
- Video
- Mobile Application



“High Tech - High Touch”



# Leading the Transformational Shift

## Improve Access

Multiple ways to Consult 24/7



Phone, Email, Video, Mobile Application

## Drastically Lower Costs

Avoid high cost settings like the Doctor's office, Urgent Care/ER



Save Time  
Save Money  
Reduce Absenteeism

## Care Coordination

24/7 Physician consultations - Clinically efficient, effective and most convenient



Get Information/Diagnosis Anytime, Anywhere 24/7

## Quality Care

Licensed Physicians that can provide information, diagnose and prescribe Rx medication\*



Feel Better Fast  
Most Affordable Cost Setting  
Better Outcomes

\* If appropriate

# Personal Health Manager-Online/Mobile App



## Health Library

The latest articles sorted by topics, most popular or key words



## Interactive Health Tools

Programs to help stop smoking, learn about diet, nutrition & more



## Health Risk Assessment

Interactive health tools identify health risks and promote wellness.



## Symptom Checker

Interactive questionnaires designed to narrow down condition or illness



## Wellness Tool & Lab Ordering

Promote prevention with discount wellness tests for at risk population.



## ePrescribing to Choice Pharmacy

Safer and faster way to get RX medication when necessary.

**Your Brand Here** Home Go To Help Logout  
Welcome: Jane Doe

**My Personal Health Manager** My Consult Center My Health Center My Health Records My Message Center My Account  
Today is Wednesday, February 29, 2012

**Consult A Doctor By Phone**  
Telephone Medical Consultations  
On Call: Consult in minutes  
Priority: Under 3 HRS  
By Appointment: Next Day  
Need to Request a Medication?

**Consult A Doctor By E-mail**  
Secure E-mail Medical Consultations  
E-Consult: Secure, Fast & Easy

**My Health Records**  
General Information  
Conditions and Symptoms  
Medications  
Allergies  
Personal and Family History  
Physical Exam and Blood Pressure  
Habits  
Social History  
Mental Health  
Personal Care Provider  
Preventative

**My Privacy**  
Privacy & You  
Terms And Conditions  
Questions?  
About Consult A Doctor

**Check Your Symptoms Now**  
Symptom Checker  
Health Risk Assessments  
Health & Fitness Tools  
Pregnancy Tools

**Health Centers** Health Topics A-Z Top 10 Health Topics  
Allergies  
Asthma  
Back and Neck Pain  
Cancer  
Children's Health  
COPD  
Diabetes  
Disease and Injury Prevention  
Fitness and Exercise  
Headaches  
Healthy Eating  
Heart Problems  
Infant and Toddler Health  
Men's Health  
Pregnancy and Childbirth  
Senior Health  
Sleep Problems  
Teen Health  
Teen Health  
Weight Management  
Women's Health

**My Reminders**  
Please fill out your Health Records.  
Click Here to go to My Health Records.

**My Appointments**  
Click Here to Order a Telephone Medical Consultation  
Customer Support Line: 1-877-DCC-CONSULT

**New Messages**

Subject	From	Date
New Family Member Confirmation		12/19/2011
New Family Member Confirmation		12/19/2011

You can view all messages in My Message Center

My Consult Center My Health Center My Health Records Privacy/Hipaa Terms & Conditions Additional Information  
©2007 - 2011 Consult A Doctor, Inc. All rights reserved.

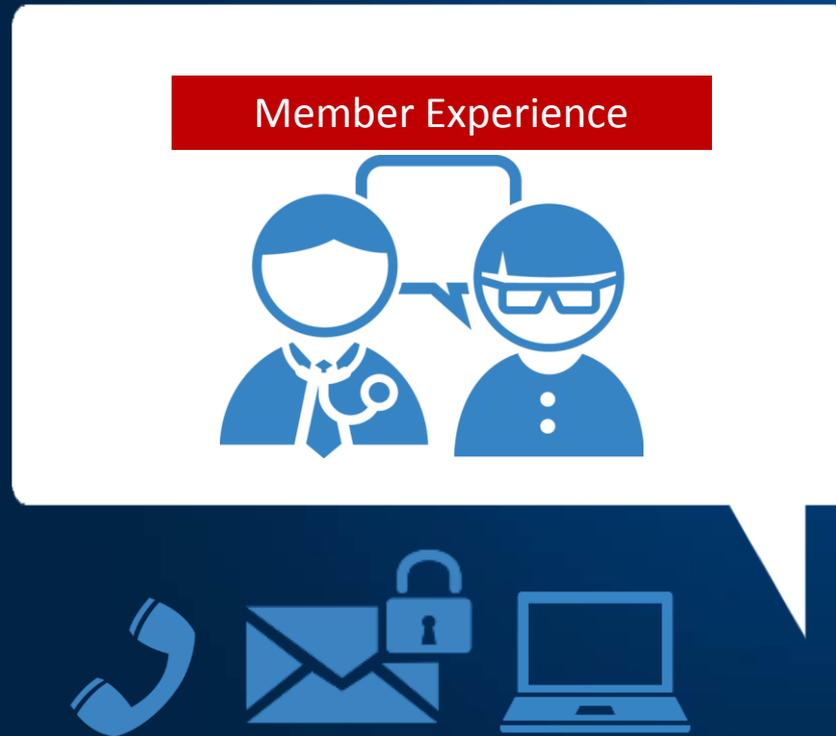
# The Most Ways to Consult 24/7

## 24/7/365 On-Demand Physician Consultations

*Via Phone, Web (Video/Email) and Mobile Apps*

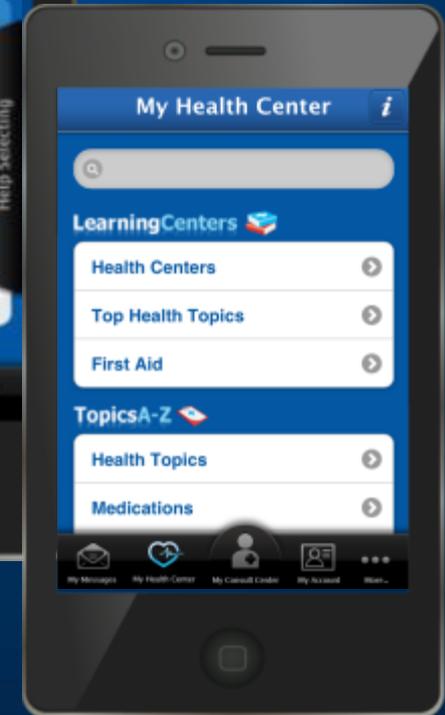
Telephone/APP			Online/APP	
 Consultations By Phone			 Consultations By E-mail	 Consultations By Video
 On-Call	 Priority	 By Appointment	 E-Consult	 Video
Informational	Diagnostic	Diagnostic	Informational	Diagnostic
<ul style="list-style-type: none"> <li>✓ Talk to a doctor immediately</li> <li>✓ 24/7 informational consultation</li> <li>✓ Get answers to important medical and health questions</li> </ul>	<ul style="list-style-type: none"> <li>✓ Talk to a doctor in as little as 30 minutes, 1 hour guaranteed</li> <li>✓ Comprehensive diagnostic consultation</li> <li>✓ Receive recommended treatment plan</li> </ul>	<ul style="list-style-type: none"> <li>✓ Schedule a convenient time to talk to a doctor (MON-FRI)</li> <li>✓ Comprehensive diagnostic consultation</li> <li>✓ Receive recommended treatment plan</li> </ul>	<ul style="list-style-type: none"> <li>✓ Email a doctor about symptoms or medical questions</li> <li>✓ Response within 2-4 hours</li> <li>✓ Secure &amp; discreet for sensitive issues</li> </ul>	<ul style="list-style-type: none"> <li>✓ Face-to-face consultation</li> <li>✓ Comprehensive diagnostic consultation</li> <li>✓ Receive recommended treatment plan</li> </ul>
 No diagnosis No prescription (Rx)	 Prescription (Rx) or refill if appropriate*	 Prescription (Rx) or refill if appropriate*	 No diagnosis No prescription (Rx)	 Prescription (Rx) or refill if appropriate*

# Cloud-Based Telemedicine Capabilities



<https://www.consultadr.com/Members/login.aspx>

# iDR 24/7– Mobile Application



# Video Consultations / Face to Face

The screenshot displays the Consult A Doctor website interface. A central video consultation window is active, showing a female doctor, Dr. Lena Nikolnikov, in a video feed. The window title is "Consult A Doctor™: Video Consult". Below the video feed, there is a text area with the following content:

**Dr. Lena Nikolnikov:** Amlestin  
Sent at 4:10:21PM  
**Dr. Lena Nikolnikov:**  
<http://www.consultadr.com//Members/Healthcenter.aspx>  
Sent at 4:11:02PM

Below the text area is a text input field with a cursor and a "Send" button. The background website shows navigation links like "Home", "Go To", "Help", "Logout", and "Welcome, Lisa Smith". There are also sections for "My Personal Health", "Consult A Doctor By Phone", "Consult A Doctor By E-mail", and "My Health Records". A "Click Here Take a Tour!" button is visible on the right side.

# Wellness and Prevention

More Value



The screenshot displays the ConsultADoctor website interface. At the top, the logo and tagline "Where the doctor is always in. Affordable Healthcare Access. Anytime. Anywhere. Anyone." are visible. The user is logged in as "John Doe". The main navigation bar includes "My Lab Tests" and other service areas. The left sidebar offers options for "Lab Tests Online", "Consult A Doctor By Phone", and "Consult A Doctor By E-mail". The main content area features a "My Lab Tests" section with a search bar and a "Featured Lab Test" for a "Lipid Panel (\$11.34)". Below this, a "Get Tested in Three Easy Steps" section outlines the process: 1. Order Test, 2. Receive Physicians Order, and 3. Get Your Results. At the bottom, a "Most Popular Tests" list includes "Lipid Panel" and "Diabetes Screening".

Test Name	Price	Action
Lipid Panel	\$11.34	Add to Cart >> More Info
Diabetes Screening	\$9.60	Add to Cart >> More Info

# RX Discount Card / Program



Prescription Discount Card

RxBIN:  
RxPCN:  
RxGRP:  
ISSUER: (80840)  
ID:

**This is NOT insurance.**

**Tear off this card & start saving today!**

**Easy** Simply present your card at a participating retail pharmacy and save an average of 20% off the regular retail price of many of your prescription drugs. Finding a pharmacy is easy; nine out of 10 pharmacies nationwide accept your discount card. No enrollment form, no membership fee, one card. Immediate use.

**No Limits** You and your family may use your discount card anytime your prescription is not covered by insurance. There are no restrictions and no limits on how many times you may use your card.

**Extra Savings** As part of this program you will also be eligible for higher discounts on select medications, as well as high-tech and injectable drugs. For details on these programs and our mail service program, which offers an average savings of 50% off the regular retail price of a 90-day supply of select medications, call toll-free 1-877-321-2652 or visit [www.consultadr.com](http://www.consultadr.com).

Accepted by **all** major pharmacy chains nationwide!

## Choice

- Accepted at more than 60,000 chain and independent pharmacies nationwide

## Recognized program

- Operational since 1992 and currently servicing millions of program members

## Savings

- An average of 22% off regular retail pharmacy price

## No paperwork

- Discount provided at point of service

**CVS/pharmacy**



**Walgreens**



# Our Physician Network



- 50 State PCP Provider Network
- U.S.-based, Board Certified / Eligible
- Credentialed to NCQA Standards
- Additional Specialties Coming Online:
  - ✓ Pediatrics, Cardiology, OB / GYN
  - ✓ Mental Health , Endocrinology



# Quality Assurance & Patient Safety



- Continuous Quality Improvement
- 100% of Consults are Documented and Recorded
- Regular CQI Medical Records Reviews
- Weekly CQI Audio Recording Reviews



# Who are our Doctors?



School of Medicine  
& Health Sciences

THE GEORGE WASHINGTON UNIVERSITY

NORTHWESTERN UNIVERSITY



GEORGETOWN UNIVERSITY  
Georgetown University Medical Center

UW Medicine  
SCHOOL OF MEDICINE



Medical School

Georgetown University  
School of Medicine

MILLER  
SCHOOL OF MEDICINE  
UNIVERSITY OF MIAMI



MOUNT SINAI  
SCHOOL OF  
MEDICINE



UPMC  
University of Pittsburgh  
Medical Center

Jackson  
HEALTH SYSTEM



Children's HOSPITAL • ST. LOUIS



# Credentialed With Top Carriers



MEDICA



UnitedHealthcare



aetna



Wellmark

PREMERA  
BLUE CROSS



COVENTRY  
Health Care



HUMANA

blue of california

HIGHMARK  
Blue Cross Blue Shield  
An Independent Licensee of the Blue Cross and Blue Shield Association

Anthem

HealthPartners

# Well-Defined Scope of Telemedicine Services



## Common Conditions

- ✓ Cold/Flu
- ✓ Sinus infections
- ✓ Upper Respiratory Infections
- ✓ Allergies
- ✓ Headaches
- ✓ Urinary Tract Infections
- ✓ Bronchitis
- ✓ Stomach Ache/Diarrhea
- ✓ Eye infections
- ✓ Ear Infections
- ✓ Rash/Skin Irritation
- ✓ Yeast Infection
- ✓ Other GYN complaints

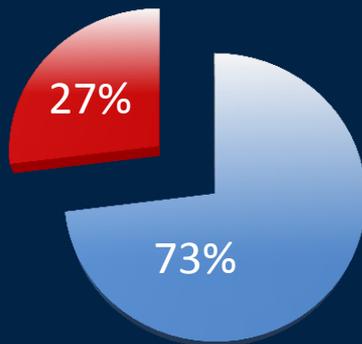


## Common Medications Prescribed\*

- ✓ Zithromax Z-Pak
- ✓ Amoxicillin
- ✓ Albuterol
- ✓ Augmentin
- ✓ Tessalon
- ✓ Azithromycin
- ✓ Keflex
- ✓ Bactrim
- ✓ Cipro
- ✓ Lisinopril
- ✓ Tamiflu
- ✓ Prednisone
- ✓ Metformin
- ✓ Flonase
- ✓ Diflucan
- ✓ HCTZ
- ✓ Levaquin
- ✓ Macrobid
- ✓ Pyridium
- ✓ Biaxin
- ✓ Allegra
- ✓ Bactrim
- ✓ Ibuprofen 800
- ✓ Nasonex
- ✓ Lipitor

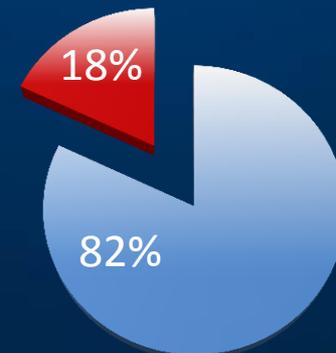
Triage to alternative level of care when necessary.

\* NO DEA CONTROLLED SUBSTANCES



**73% Address  
Top 25 Diagnosis**

**82% Address  
Top 50 Diagnosis**



# Seamless e-prescribe



## Features / Benefits

- Electronic prescribing
  - Less errors
  - Surescripts
  - RX history
  - Med2Med interaction
  - Decision support
  - Evidence based
- Pharmacy of choice
  - By home, work, hotel
  - Less wait
  - Formularies
  - Insurance
- Documented in EMR
- Reported to PCP/Plan

# Big Picture Results - Reduces Costs



65% of members would have gone to PCP at cost of **\$153**



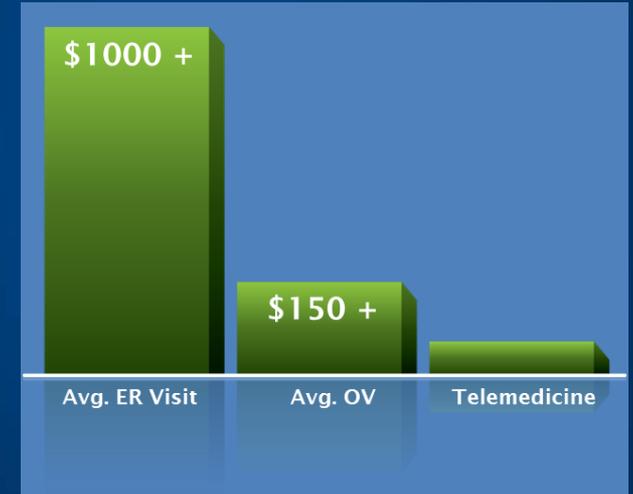
10% of members would have gone to Urgent Care at cost of **\$350**



15% of members would have gone to Emergency Room at cost of **\$1029**



Estimated lost productivity to employers Consult A Doctor telemedicine services help eliminate 1000's of hours of lost productivity due to medical absenteeism & presenteeism



*Data and dollar amounts are based on national averages. Amounts listed may not reflect actual billed charges*

# Consult A Doctor – Proven Results

90%

Avoided higher cost settings- a doctor office, ER or UC visit

+96%

Reported being very satisfied with their consult

50%

Did not have to take off work

14

Minutes- Average consultation duration

~90%

Resolved their issue with telemedicine

# The Numbers— Proven ROI



# Employers- Lower HealthCare Costs- Proven ROI

**Eligible Members: 10,000**

**Annual Investment (*fees paid by payer \$1.00*): \$100,000**

**Total Lives (including family): 17,500**

<b>Member Utilization</b>	<b>18.00%</b>
Annual Doctor Office Savings	\$179,010
Annual Emergency Room Savings	\$277,803
Annual Urgent Care Savings	\$27,000
Productivity Add-Back	\$421,394
<u>Total Annual Cost Savings</u>	<u>\$905,234</u>
<u>Return On Investment</u>	<u>764%</u>

The table above demonstrates the direct reduction of health care claims cost as a result of deploying the CADR service. In addition to significant direct healthcare claims savings, the table illustrates the improved productivity when employees eliminate unnecessary doctor office and emergency room visits.



# Flexible Pricing Schedules

Plan:	Complete Plan	Complete Plus	Unlimited
PEPM			
Number of Family Members	Member + 5 Family members	Member + 5 Family members	Member + 5 Family members
One Time Registration Fee	WAIVED	WAIVED	WAIVED
Informational Consults:			
On Call-Consult Fee	Unlimited – Included	Unlimited – Included	Unlimited – Included
E-Consult Fee	Unlimited –Included	Unlimited –Included	Unlimited –Included
Diagnostic Consults:		2 Free per Family/Yr.	
Priority Consult Fee	\$ 38.00	\$ 38.00	\$ 0.00
By Appointment Fee	\$ 38.00	\$ 38.00	\$ 0.00
Personal Health Manager	INCLUDED	INCLUDED	INCLUDED
Medical Questionnaire Telephonic Intake Fee	\$10.00 Telephonic Included if completed on-line	\$10.00 Telephonic Included if completed on-line	\$10.00 Telephonic Included if completed on-line

# Flexible Plan Design and Real-time Deductible

**Consult A Doctor™ 24/7**  
Where the doctor is always in.  
brought to you by MEDICA

Welcome: **NADINE ROBERTS**

**My Consult Center**

Home Go To FAQ Logout

My Consult Center My Health Center My Health Records My Message Center My Account

**Consult A Doctor By Phone**

Telephone Medical Consultations

On Call: Consult in minutes  
Priority: Under 3 HRS  
By Appointment: Next Day  
Need to Request a Medication?

**What type of Consult do you need?**

Consult A Doctor By Phone By E-mail

**Priority** Learn More  
 ✓ Prescriptions  
 ✓ In-Depth Evaluation  
 ✓ Thorough Treatment Plan  
 ✓ Diagnosis of Common Conditions

**By Appointment** Learn More

**On Call** Learn More  
 ✓ Informational  
 ✓ Quick and Easy  
 ✓ Advice and Recommendations  
 ✓ Always available for peace of mind

**E-Consult** Learn More

Deductible Information	Individual			Family		
	Max Plan	YTD Used	YTD Remaining	Max Plan	YTD Used	YTD Remaining
Deductible	\$4,500.00	\$0.00	\$4,500.00	\$4,500.00	\$0.00	\$4,500.00
Out of Pocket	\$4,500.00	\$0.00	\$4,500.00	\$4,500.00	\$0.00	\$4,500.00

Plan Type: Co-Insurance Percentage = 20%

Payment displayed reflects maximum price and may vary based on actual service provide.

Get Started Now!	Get Started Now!	Get Started Now!
Monday - Friday	Immediate	Usually within 2 HR
Yes	Yes	Yes
Yes*	No	No
Yes	No	No
Yes	Yes	Yes
Yes	Limited	Limited
\$55.00	\$19.00	\$42.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$55.00	\$19.00	\$42.00
\$70.00	\$70.00	NA
\$70.00	NA	NA

**Get Started** Get Started Now! Get Started Now! Get Started Now! Get Started Now!

\*The cost for each service type reflect maximum price and will vary based on specific eligibility data and service provided  
 \*Prescription medication is not guaranteed, Consult A Doctor physicians do not prescribe controlled substance  
 \*Cost depends on your coverage and some services may cost more

\*Additional cost may apply



# Sample Implementation Timeline

Day 1

Day 30



\*based on group size

# Membership Kit

## WELCOME TO CONSULT A DOCTOR 24/7!

Congratulations on taking the first step to better health! Your organization has partnered with Consult A Doctor 24/7 to provide you with a new healthcare benefit.

### WHAT IS CONSULT A DOCTOR 24/7?

As a member, you can talk with a doctor 24/7 about non-emergent medical conditions. This convenient and affordable virtual care service provides you and your family immediate access to doctors via telephone, secure e-mail, video or mobile app.

### WHEN TO USE

- Primary care doctor is not available or accessible
- After normal business hours, evenings and weekends
- When traveling for business or vacation
- To request needed prescription (Rx) medication or refill\*\*
- For non-emergent medical questions/advice
- When seeking a second opinion
- When seeking advice about an existing condition
- For lab results or wellness panels

### THE BENEFITS

- SAVE TIME** – Avoid waiting for an appointment or driving, sitting and waiting in doctor's office for hours.
- SAVE MONEY** – Lowest cost alternative to the doctor's office, urgent care or emergency room.
- PEACE OF MIND** – Faster resolution to your health symptoms. A doctor is always a call or click away, 24/7.
- ALWAYS THERE** – U.S. Board certified doctors are there for you and your family night or day for unparalleled nationwide medical care and advice.

### OUR DOCTORS

- EXPERIENCED.** Average over 10 years of experience
- PROGRESSIVE.** Specially trained in telemedicine
- QUALIFIED.** Board Certified and State Licensed
- COMPASSIONATE.** Professional and knowledgeable
- QUALITY REVIEWED.** Consultations monitored to assure quality care standards

“I am so pleased with my consultation. The doctor taught me so much. I never expected such a caring person. He is the best!”

— Helene



OVER **96%** MEMBER SATISFACTION

## CONSULT A DOCTOR 24/7 EMPOWERS YOU

- Connect with a doctor anytime at the lowest cost setting available
- Get advice and treatment for non-emergency medical concerns
- Request needed prescriptions or refills\*
- Ask important questions about your health concerns
- Reach a doctor when traveling or away from home
- Take control of your health and well being

### PROVEN SAVINGS

Virtual Care is changing the way people seek and receive medical care.

**NO WAITING** UP TO **70%** of doctor's office visits can be handled over the phone, e-mail or video

**RIGHT CARE, RIGHT COST** OVER **66%** of ER visits are not emergencies

**SAVE MONEY** **\$100s/ \$1000s** Save hundreds, even thousands per year on healthcare costs

### EQUIVALENT CARE LOWEST COST

**\$1200** Emergency room visit  
**\$350** Urgent care visit  
**\$153** Doctor's office visit  
 Consult A Doctor

“Consult A Doctor 24/7 is always there for us. Knowing that quality doctors are on-call and standing by, gives our family security and peace of mind.”



OVER **90%** AVOIDED DR'S OFFICE, ER OR URGENT CARE VISIT

### CONSULT A DOCTOR 24/7 ALWAYS AVAILABLE

**100%** AVAILABILITY 24 hrs/day X 7 days/week ALL THE TIME!

VS.

### YOUR DOCTOR LIMITED TO

**23%** AVAILABILITY 7 hrs/day X 5 days/week 35 hrs

## YOUR HEALTHCARE FREEDOM AWAITS!

CALL, CLICK, CARE.

Name: John Q. Hancock  
Member ID: 1234-12345

800-D OC-CONSULT (362-2667)  
www.Lawwood.ConsultaDr.com

**CONSULT FEE\*\***

On Call	\$15	Consult	\$12
Priority	\$15	Video	\$10
Rx Appointment	\$15		

**CONVENIENT, ACCESSIBLE, AFFORDABLE HEALTHCARE.**

John Q. Hancock  
800-D OC-CONSULT (362-2667)  
www.Lawwood.ConsultaDr.com

John Q. Hancock  
800-D OC-CONSULT (362-2667)  
www.Lawwood.ConsultaDr.com

CALL, CLICK, CARE.

Name: John Q. Hancock  
Member ID: 1234-12345

800-D OC-CONSULT (362-2667)  
www.Lawwood.ConsultaDr.com

**RX DISCOUNT:**

Subst.	\$10.00	100% Off	30% Off
Suppl. Adv.	10%	20% Off	30% Off
Subst. Prescrip.	10%	20% Off	30% Off

**CONSULT FEE\*\***

On Call	\$15	Consult	\$12
Priority	\$15	Video	\$10
Rx Appointment	\$15		

**CONVENIENT, ACCESSIBLE, AFFORDABLE HEALTHCARE.**

# Education & Engagement

Comprehensive program that offers targeted, informative and engaging:

- Brochures, flyers and posters
- Email Campaigns
- Voiceshots & Voicemail Blasts
- Member Presentations/Webinars
- Landing pages, microsites
- Social media
- Merchandise
- And more!

The screenshot shows the top of the Consult A Doctor 24/7 website. It features the logo, a date of May 1, 2012, and a photo of a family. Below the photo is a blue banner with the text "The fastest access to a doctor by phone or email 24/7". The main content area includes a greeting to Carlos, a description of the service, and options for consultation: "By Phone", "By Appointment", and "Online". A "Login" button is prominently displayed. A "Member Testimonial" section features a photo of Carlos Raad and his text. At the bottom, there is a disclaimer.

Consult A Doctor™ 24/7  
Where the doctor is always in.

May 1, 2012

The fastest access to a doctor by phone or email 24/7

Hi Carlos,

As an employee of ABC Corp, you have been provided with the healthcare benefit of Consult A Doctor. You never know when you will need to reach a doctor. [Login to your account now](#) to begin enjoying the peace of mind that comes from having on-demand, 24/7 access to U.S.-based, board certified doctors.

Select the consultation that best fits your needs:

**By Phone**  
**On Call:** Connect to a doctor in as little as 2 minutes to get answers to informational medical questions; receive advice and recommendations for common conditions.

**Priority:** A doctor will call you back in as little as 30 minutes (guaranteed 3 hours); you can obtain a diagnosis, treatment plan and prescription (Rx), including refills when appropriate\*.

**By Appointment:** Just like a Priority Consultation, but you can set a time that fits your schedule, Monday through Friday.

**Online**  
**E-Consult:** Consult with a doctor discreetly using our secure messaging system and receive a response within 24 hours. Get expert information and advice regarding important medical questions.

Don't wait days for an appointment or spend hours sitting in the doctor's office, urgent care or ER. [Login now](#) to consult with a doctor.

[Login](#)

**Member Testimonial**

"I have a very hectic schedule and it is difficult for me to find time to go to a doctor. I recently had a major upper respiratory infection and decided to use Consult A Doctor. I was extremely pleased with the results. I received a callback from a very professional doctor within 30 minutes, and my prescription was ready within an hour of that time. This saved me from sitting in the doctor's office for hours."  
- C. Pillsbury

To your health,  
**Carlos Raad**  
Marketing Manager - Client Services

\*Consult A Doctor makes no warranty as to the content of any treatment response. You and your physician are solely responsible for all information and/or communication sent during a consultation. Consult A Doctor is not health insurance, and does not replace your primary care physician. You agree to contact your Primary Care Physician should your condition change or your symptoms worsen. Priority and By Appointment consultations do not guarantee prescriptions as requested. Consult A Doctor is not a prescription fulfillment center. It is not guaranteed that the doctor will issue a script for prescription medication. Consult A Doctor's physicians do not prescribe DEA-controlled

Employers - Lower Your Healthcare Costs

Consult A Doctor 24/7 by Phone, Video or E-mail

- Reduce employer healthcare costs by up to 25%.
- Lower employee absenteeism.
- Improve access to care.



Optimal Care, Maximum Savings

Consult A Doctor™ provides groups with on-demand, 24/7 phone and secure e-mail access to licensed physicians. Employers can consult immediately with our network of U.S.-based, state licensed doctors for common, non-emergent conditions.

Consult A Doctor replaces unnecessary and expensive in-office doctor's visits, with phone, video or e-mail medical consultations. Our services help employers save up to 25% on healthcare costs, even with utilization rates of just 10%.

Today, savvy employers across America deploy Consult A Doctor to establish long-term cost containment, increase employee productivity, and maximize access to physician care.



© 2012 Consult A Doctor

Employer Benefits

- 1 **Reduce healthcare claim costs**  
Save up to 25% in annual healthcare claim costs 24/7 physician care anytime, for anyone. Invest in long-term cost containment.
- 2 **Enhance employee productivity**  
Reduce absenteeism, increase labor efficiency.
- 3 **Attract and retain world-class talent**  
Establish progressive, technology-based health benefits.  
Develop a benefits philosophy with an emphasis on health and wellness.
- 4 **Augment your consumer-driven healthcare strategy**  
Save money by bundling Consult A Doctor with HSAs and high-deductible plans.
- 5 **Turnkey implementation**  
Dedicated implementation manager.  
Drive employee utilization with multi-tiered awareness marketing collateral.
- 6 **Customized utilization reports**  
Review inter-departmental performance with customizable deliverables.

For more information  
Call: 888-633-CONSULT  
(888-332-2627)  
Click: [www.ConsultADoctor.com](http://www.ConsultADoctor.com)

08/11/11/082



# Awareness & Marketing

## Welcome Packet:

- Mail trifold
- Welcome letter
- Membership Card

## Collateral:

- Cobranded website (optional)
- Posters
- Flyers
- Payroll Stuffers
- Seasonal messages
- Email messages
- Voice shots

**Consult A Doctor 24/7  
by Phone, Video or E-mail**

**CALL. CLICK. CARE.**

- Never wait for a doctor again.
- Save time. Save money.
- Request prescription medication.

**The Fresh, Bold Approach to Healthcare**

Consult A Doctor™ provides on-demand, 24/7 phone, video and e-mail access to licensed physicians. Individuals and families can consult immediately with our network of U.S.-based, state-licensed doctors for common, non-emergent medical conditions.

Consult A Doctor redefines traditional healthcare delivery by harnessing the power of digital telephony and technology. The result: Americans nationwide can now experience real-time, quality physician care – anytime, anywhere, and for anyone.

**Membership Benefits**

Consult A Doctor combines around-the-clock physician care with powerful online health tools, to deliver a truly integrated health solution. We offer many healthcare access benefits, including:

- On-demand physician care**  
Call or e-mail a doctor 24/7, without long waits at the doctor's office, urgent care or emergency room. Obtain information, treatment recommendations, and prescription medication, when appropriate.\*
- Request prescription medication\***  
Get timely prescription refills, enjoy convenient pickup at your nearest pharmacy.
- Coverage for your entire family**  
Instant, affordable coverage for all ages – from children to senior citizens – no age limit.
- Nationwide medical expertise**  
All physicians are U.S.-based, state-licensed, and NCOA-certified. Availability in all 50 states.
- Easy-to-use online health tools**  
Powerful online applications to help identify and optimize lifestyle factors. Store and share your personal health records.

\*Prescription coverage is subject to your plan's terms and conditions. Consult A Doctor is not responsible for any medical conditions or health issues that require immediate attention. Please consult your physician for more information.

**How it Works**

- 1 Activate**  
So easy and convenient. You'll love the freedom and the savings!
- 2 Call or Click**  
Call or go online to connect to a board-certified doctor in minutes.
- 3 Virtual Care**  
Fast, safe 24/7 medical information and diagnosis.

**Consult A Doctor 24/7**  
CALL. CLICK. CARE.

© 2012 Consult A Doctor      EEFL111-001

Consult A Doctor will take care of your loved ones during flu season.

**LIKE HAVING A DOCTOR IN THE FAMILY.**

Each flu season, new variations arise, spread and affect people differently based on their bodies' ability to fight infection. Even healthy children and adults can get very sick from the flu and spread it to other people around them. Don't take chances.

If the flu strikes, you and your family have access to U.S. board-certified doctors 24/7 to obtain information, advice and medication, if appropriate\* without ever having to step in a doctor's office, an urgent care clinic or the emergency room.

**WHEN TO USE**

- Primary care physician is not available or accessible
- Need treatment for your medical condition
- After normal business hours, nights, weekends
- For non-emergent medical issues, questions, or concerns
- Traveling and need medical advice
- Request prescription\* or refills

**5 EASY WAYS TO CONSULT**

**BY PHONE**

- 1 On Call**
  - Connect to a doctor in as little as 2 minutes
  - Receive medical advice and recommendations
- 2 Priority**
  - A doctor will call you back in as little as 30 minutes (guaranteed 1 hour)
  - Obtain a diagnosis, treatment plan and prescription, including refills\*
- 3 By Appointment**
  - Just like a Priority Consultation
  - Set a time that fits your schedule, Monday – Friday
  - Next day appointments available

**ONLINE**

- 4 E-Consult**
  - Consult with a doctor discreetly by secure messaging
  - Receive a response within 2-4 hours (24 hours guaranteed)
  - Get expert information and advice regarding important medical questions
- 5 Video Consults**
  - "Face-to-face" video consult
  - Obtain a diagnosis, treatment plan and prescription, including refills\*

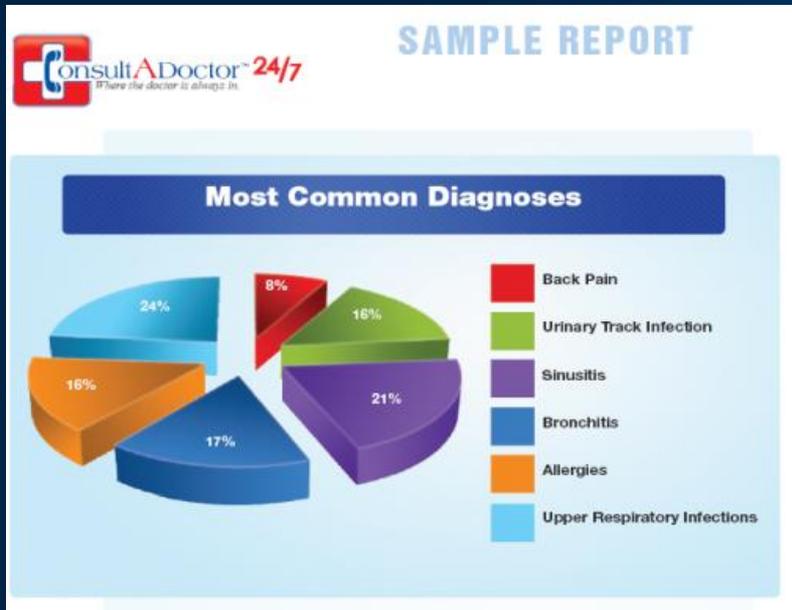
**Consult A Doctor 24/7**  
CALL. CLICK. CARE.

\*Consult A Doctor is not responsible for any medical conditions or health issues that require immediate attention. Please consult your physician for more information. Consult A Doctor is not responsible for any medical conditions or health issues that require immediate attention. Please consult your physician for more information. Consult A Doctor is not responsible for any medical conditions or health issues that require immediate attention. Please consult your physician for more information.

© 2012 Consult A Doctor      EEFL111-004/Rev01/12

Also available at additional fee - Magnets, FOBs, Postcards, Tabletop Collateral  
Most collateral is provided in PDF format

# Healthcare Analytics



Utilization and savings reports can be provided upon request. On a monthly, quarterly or YTD basis.

## Reports include:

1. Number of members (primary and dependent)
2. Consultations by type
3. Utilization Percentage
4. Benefit Utilization Savings



## Utilization Statement

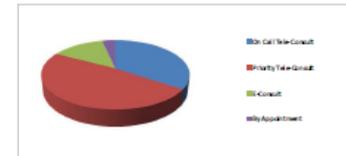
November 1, 2010 - October 31, 2011

ABC Company Inc.

PEPM \$ 2.50

Utilization for  
11/1/2010 - 10/31/2011

Consult Type	Total
On Call Tele-Consult	10
Priority Tele-Consult	14
E-Consult	4
By Appointment	1
Consults by Primary Members	20



## Utilization Detail<sup>2</sup>

Primary Members	Family Members	Total Consultations	Annualized Utilization	Utilization for period
150	45	29	19.33%	19.33%

## Return on Investment (ROI)

	Benefit Utilization
Estimated Annual Office Visit Savings <sup>1</sup>	\$ 2,884
Estimated Annual ER Visit Savings <sup>1</sup>	\$ 4,476
Estimated Annual UC Visit Savings <sup>1</sup>	435
Estimated Annual Productivity Savings <sup>1</sup>	\$ 6,789
<b>Total Annual Cost Savings \$</b>	<b>14,584</b>
<b>Return on investment per \$1 spent</b>	<b>\$3.24</b>
<b>Monthly Cost Savings</b>	<b>\$1,215</b>
<b>Monthly Net Savings</b>	<b>\$840</b>

**Annualized Net Savings** **\$10,084**

## Assumptions

Higher-cost Medical Settings	Productivity
Consults resulting in avoided office visit	65%
Consults resulting in avoided ER visit	15%
Average Cost Per Office Visit	\$153
Average Cost Per ER Visit	\$1,029
Consults resulting in avoided UC visit	10%
Average time lost per Office visit (hours)	4
Average time lost per ER visit (hours)	8
Average hourly wage	\$18.58
Wage / productivity multiple	3.00
Average Cost Per UC Visit	\$150

<sup>1</sup>Please note that Office visit, ER, UC and Productivity savings are estimated and based on Consult A Doctor's general survey results as well as the national average of costs for those services.

<sup>2</sup>Utilization rates are calculated as number of consultations divided by the number of employees as the national average of costs for those services.



# What Our Clients Are Saying

## EMPLOYER COMMENTS

“Simply want to say that it's so nice to be able to call in for things like sinus infection or ear infection and not have to miss work or kids to miss school for minor issues. And the price =)” - **Employer**

“Was recommended with our AETNA insurance and we're so happy with it” - **Employer**

“I have heard nothing but good reports from my employees regarding all aspects of the service. Access for rural areas really helps – versus high cost of ER” - **Employer**

## PAYER COMMENTS

**SCORED  
9  
OUT OF  
10**

## BROKER COMMENTS

“One client had an employee who was on the road and feeling really bad; she called Consult-A-Doctor and received prescription from a local pharmacy and was able to continue her travels and business meetings.. – **Broker Partner**

“Many KUDOS to you for wonderful cost savings, time savings and friendly service” – **Broker Partner**

“As premiums increase and benefits erode, telemedicine services are a low-cost way to moderate the loss. My Groups absolutely love it!” – **Broker Partner**

# Why Choose Consult A Doctor

## Leading the telemedicine revolution:

- Most Comprehensive – Service + Platform
- Most Mature Platform
- Most Proven Platform
- Most Ways to consult with a doctor- phone, online - secure email, video, mobile APP
- Highest Utilization in the market
- Highest ROI in the Market
- Most Flexible platform
- Increase revenue
- Gain new clients
- Competitive Market Advantage



NOTE: iPad not required

# In Good Company

aetna<sup>SM</sup>



Marriott.  
HOTELS & RESORTS

MEDICA<sup>®</sup>

HSBC



UBA United  
Benefit  
Advisors

Univers<sup>™</sup>

coverdell

The Ultimate  
Driving Machine<sup>®</sup>



LINCARE<sup>+</sup>

CHARTIS



newbenefits<sup>™</sup>  
creating advantage.

USI

Genentech  
A Member of the Roche Group



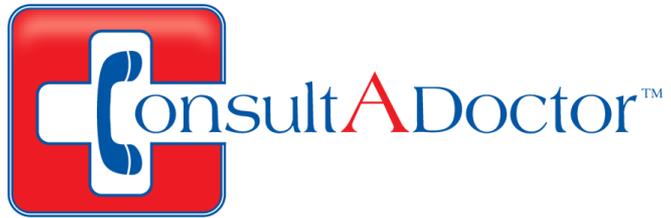
HCA<sup>®</sup>  
Hospital Corporation of America<sup>®</sup>

LIND

Willis

Homeland  
HealthCare

AmericanHealth  
A UNITED HEALTHCARE COMPANY



Consult A Doctor

846 Lincoln Rd, 5<sup>th</sup> Floor

Miami Beach, FL 33139

[www.ConsultADoctor.com](http://www.ConsultADoctor.com)



Thank you!

Q&A