



Consult A Doctor™

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

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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
And Growing...	
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.

The screenshot displays the 'Your Brand Here' header with a 'Welcome: Jane Doe' message. The main navigation bar includes 'My Consult Center', 'My Health Center', 'My Health Records', 'My Message Center', and 'My Account'. The date 'Today is Wednesday, February 29, 2012' is shown. The left sidebar contains sections for 'Consult A Doctor By Phone' (with 'On Call' and 'By Appointment' options), 'Consult A Doctor By E-mail' (with 'Secure E-mail Medical Consultations' and 'E-Consult' options), 'My Health Records' (listing various medical data points), 'My Health Center', and 'My Privacy'. The main content area features a 'Click Here Take A Tour!' button, a 'New Messages' table with two entries for 'New Family Member Confirmation', 'My Reminders' with a link to 'My Health Records', 'My Appointments' with a link to 'Click Here to Order a Telephone Medical Consultation', and 'My Health Library Tools' including a 'Check Your Symptoms Now' section with a 'Symptom Checker' icon and a list of health topics like Allergies, Asthma, and Diabetes. A footer contains links for 'My Consult Center', 'My Health Center', 'My Health Records', 'Privacy/hipaa', 'Terms & Conditions', and 'Additional Information', along with the copyright notice '©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"> ✓ Talk to a doctor immediately ✓ 24/7 informational consultation ✓ Get answers to important medical and health questions 	<ul style="list-style-type: none"> ✓ Talk to a doctor in as little as 30 minutes, 1 hour guaranteed ✓ Comprehensive diagnostic consultation ✓ Receive recommended treatment plan 	<ul style="list-style-type: none"> ✓ Schedule a convenient time to talk to a doctor (MON-FRI) ✓ Comprehensive diagnostic consultation ✓ Receive recommended treatment plan 	<ul style="list-style-type: none"> ✓ Email a doctor about symptoms or medical questions ✓ Response within 2-4 hours ✓ Secure & discreet for sensitive issues 	<ul style="list-style-type: none"> ✓ Face-to-face consultation ✓ Comprehensive diagnostic consultation ✓ Receive recommended treatment plan
 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 ConsultADoctor website interface. A central window titled "Consult A Doctor™: Video Consult" is open, showing a live video feed of a woman, Dr. Lena Nikolnikov, in a white lab coat. A smaller inset window shows a patient. Below the video feed, text identifies the doctor: "Dr. Lena Nikolnikov: Amlestin", "Sent at 4:10:21PM", "Dr. Lena Nikolnikov:", and a URL "http://www.consultadr.com/Members/Healthcenter.aspx" with a timestamp "Sent at 4:11:02PM". A text input field and a "Send" button are at the bottom of the window.

The background website features the "ConsultADoctor" logo with the tagline "Where the doctor is always in. Affordable Healthcare Access. Anytime. Anywhere." Navigation links include "Home", "Go To", "Help", and "Logout". A "Welcome, Lisa Smith" message is visible. The "My Personal Health" section includes options for "Consult A Doctor By Phone" and "Consult A Doctor By E-mail". The "My Health Records" section lists various medical information categories. A "Click Here Take a Tour!" button is also present.

Wellness and Prevention

More Value



The screenshot displays the ConsultADoctor website, which features a clean, professional design with a blue and white color scheme. The header includes the company logo, a tagline, and user navigation links. The main content area is divided into several sections: a sidebar with navigation links, a central 'My Lab Tests' section with a search bar and featured test details, and a bottom section listing popular tests with their prices and options to add to a cart.

ConsultADoctor
Where the doctor is always in.
Affordable Healthcare Access. Anytime. Anywhere. Anyone.

Welcome: John Doe

My Lab Tests

Lab Tests Online
Medical Lab Tests : Safe & Secure
Lab Test: Efficient & Confidential

Test Categories

- Browse
- My Lab Orders
- My Lab Results
- How it Works

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

My Privacy

My Lab Tests View Cart 0 Check Out

Need Some Help Getting Started? Play Video Take A Guided Tour

Search Labs

Featured Lab Test
Lipid Panel (\$11.34)
The Cholesterol and Lipid Profile will provide you with detailed information about your cholesterol and related lipid chemistries that affect heart he...
Learn More »

Lab Results
Already have a result and need a consult?
Click Here To Talk to a Doctor!

Get Tested in Three Easy Steps

- 1 Order Test**
Select a test panel. Complete your order online. A physician will review your request. Requisition approval in as fast as 30 minutes*
- 2 Receive Physicians Order**
You will be notified when your order is ready. Print your lab order. Visit a local test center.
- 3 Get Your Results**
Get results as soon as they are released from the lab. Results can be viewed immediately. Log in to Personal Health Manager to view results. Consult with a doctor instantly about your results (optional).

Most Popular Tests

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.

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

University of Miami Hospital

Credentialed With Top Carriers



MEDICA



UnitedHealthcare



aetna



Wellmark

PREMERA
BLUE CROSS



COVENTRY
Health Care



blue of california



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

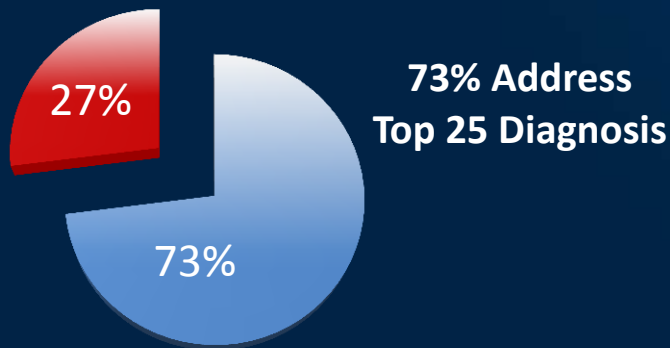


Common Medications Prescribed*

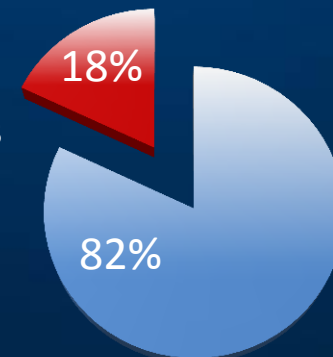
- ✓ Zithromax Z-Pak
- ✓ Amoxicillin
- ✓ Albuterol
- ✓ Augmentin
- ✓ Tessalon
- ✓ Azithromycin
- ✓ Keflex
- ✓ Bactrim
- ✓ Cipro
- ✓ Lisinopril
- ✓ Tamiflu
- ✓ Prednisone
- ✓ Metformin
- ✓ Flonase
- ✓ Diflucan
- ✓ HCTZ
- ✓ Levaquin
- ✓ Macrobid
- ✓ Pyridium
- ✓ Biaxin
- ✓ Allegra
- ✓ Bactrim
- ✓ Ibuprofen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

Triage to alternative level of care when necessary.

* NO DEA CONTROLLED SUBSTANCES



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

The screenshot displays the 'Consult A Doctor: Doctor Dashboard' interface. The top navigation bar includes links for Home, Consults, Schedule, Message Center, History, Reference, and My Account. The left sidebar contains a 'Priority Care' section with links for Reason For Consult, Medical History, Consult History, Phone Consult, E-Prescribing, and Disposition. Below this is a 'Patient Info' section for Reginia Douglas, a 33-year-old female, with her address and location (Pittsburgh) listed. The main content area shows the 'E-Prescribing' workflow. It includes buttons for 'Void Prescription', 'Edit Prescription', 'Edit Patient', and 'Send Now'. Under 'Printing Options', there are checkboxes for 'Print as original or Rx paper', 'Copy for patient records', 'RxNT medication history for all', and 'Patient education monograph'. A 'See screening details at the bottom of this page.' link is present. The prescription details for 'Cipro 250 mg Tab' are shown, including the pharmacy (CVS Pharmacy # 0182), patient information (Reginia Douglas), and a digital signature. A large 'PREVIEW' watermark is overlaid on the prescription details. The bottom of the screen shows a 'Done' button and a status bar indicating 'Internet | Protected Mode: On'.

Big Picture Results - Reduces Costs



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



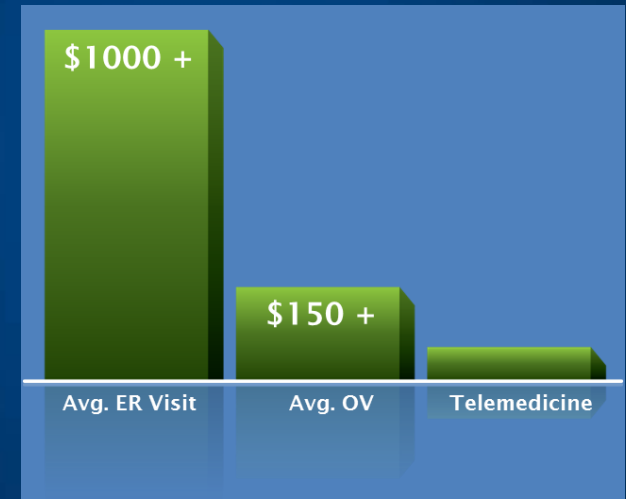
10% of members would have gone to Urgent Care at cost of **\$350**



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%

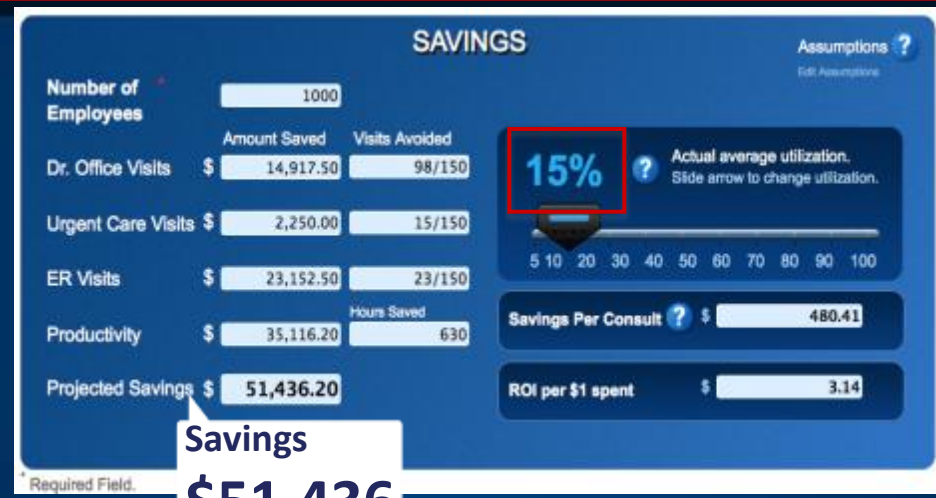
Resolved their issue with telemedicine

The Numbers— Proven ROI



Savings

\$26,290



Savings

\$51,436



Savings

\$76,581

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


Member Utilization	18.00%
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



[Home](#)
[Go To](#)
[FAQ](#)
[Logout](#)

Welcome: **NADINE ROBERTS**

My Consult Center

[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

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	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

YOUR HEALTHCARE FREEDOM AWAITS!

CALL, CLICK, CARE.

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

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

CONSULT FEE**

On Call	\$15	On Call	\$15
Priority	\$15	Video	\$15
Rx Application	\$15		

CONVENIENT, ACCESSIBLE, AFFORDABLE HEALTH CARE.

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

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

CALL, CLICK, CARE.

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

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

RX DISCOUNT:

Subst.	\$10.00	100% Off	(N/A)
Suppl.	\$10.00	100% Off	(N/A)
Subst.	\$10.00	100% Off	(N/A)

CONSULT FEE**

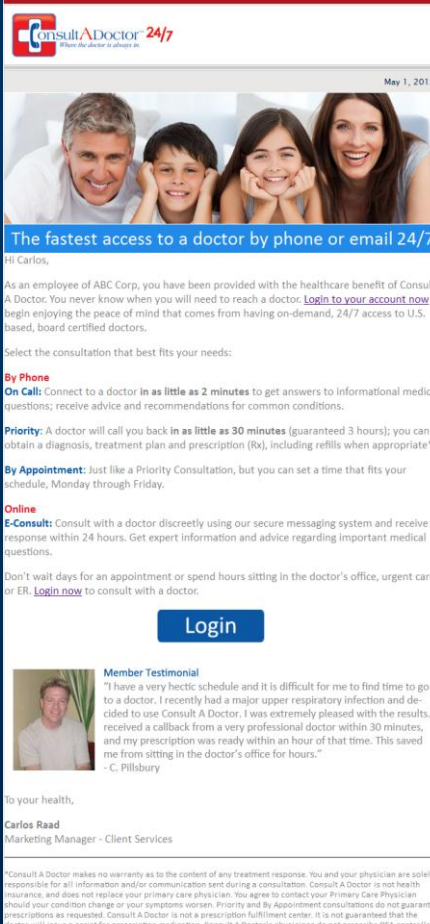
On Call	\$15	On Call	\$15
Priority	\$15	Video	\$15
Rx Application	\$15		

CONVENIENT, ACCESSIBLE, AFFORDABLE HEALTH CARE.

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!



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

CALL, CLICK, CARE.

- 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.

Employer Benefits

- **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.
- **Enhance employee productivity**
Reduce absenteeism, increase labor efficiency.
- **Attract and retain world-class talent**
Establish progressive, technology-based health benefits. Develop a benefits philosophy with an emphasis on health and wellness.
- **Augment your consumer-driven healthcare strategy**
Save money by bundling Consult A Doctor with HSAs and high-deductible plans.
- **Turnkey implementation**
Dedicated implementation manager. Drive employee utilization with multi-tiered awareness marketing collateral.
- **Customized utilization reports**
Review inter-departmental performance with customizable deliverables.

DOCTOR **MEMBER**

24/7

CALL, CLICK, CARE.

For more information
Call: 888-DOCTOR-CONSULT (888-362-3627)
Click: www.ConsultADoctor.com

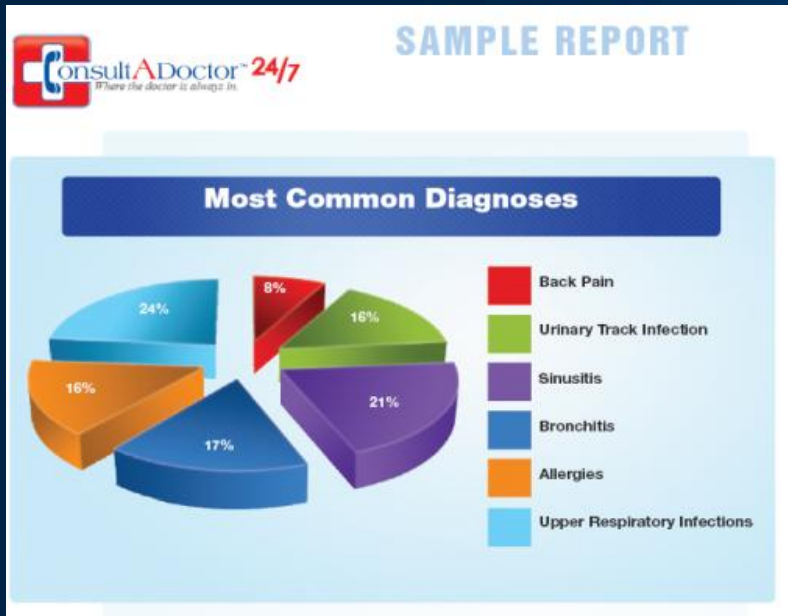
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Welcome Packet:

- ## Collateral:

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

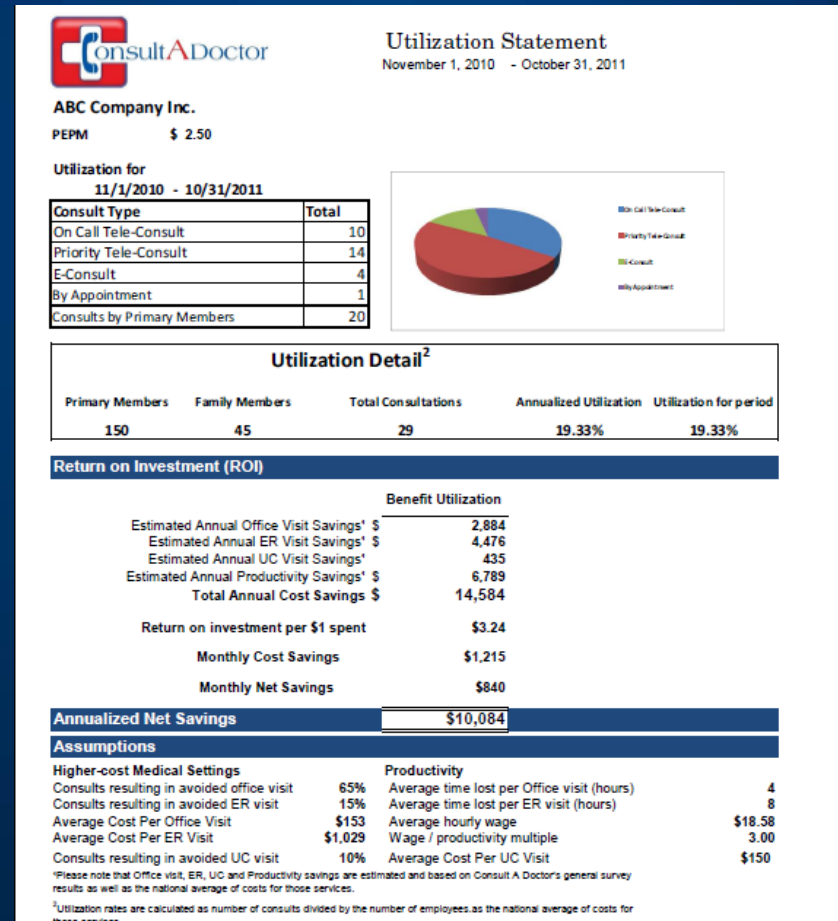
Healthcare Analytics



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



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

aetnaSM



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UBA United
Benefit
Advisors

Univers[™]

coverdell



LOCKTON[®]

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Thank you!

Q&A