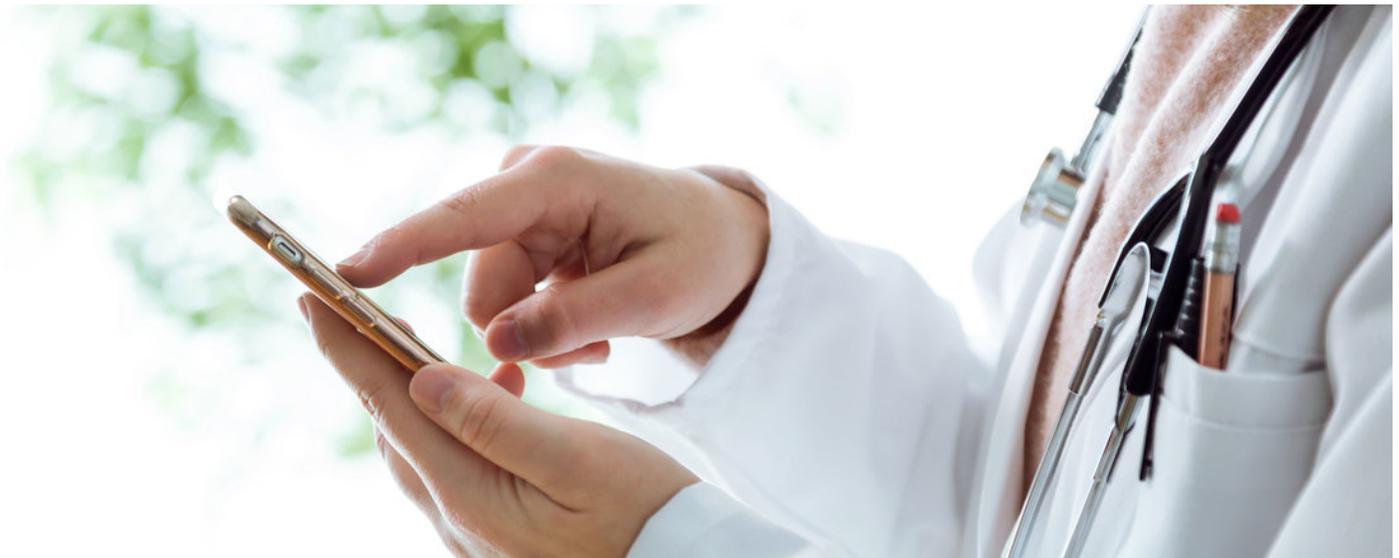


Teladoc \$0 Visit Fee



DESCRIPTION

73% of Americans have trouble receiving timely medical care without having to visit the emergency room. Help your members save time and money with 24/7 access to a doctor by phone or online video —anytime, anywhere with no per visit fee. Doctors offer a diagnosis, treatment options, and prescription, if medically necessary. By using Teladoc instead of going to an urgent care clinic or ER, members cut unnecessary out-of-pocket costs and time wasted in crowded waiting rooms.

- On-demand healthcare—wherever, whenever
- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections, and ear infections
- 10 minutes average doctor response time
- Visits for all ages—from children to seniors
- U.S. board-certified doctors with an average 20 years practice experience
- Upon member request, Teladoc can share visit information with their doctor

HIGHLIGHTS

\$0 visit fee increases utilization rate

30% average utilization rate (compared to 2-5% utilization with carrier plans)

Utilization is uncapped, delivering a stronger pricing stability model

Average claims savings in 2017 = \$516 per episode of care

Can be offered Voluntary through Payroll Deduction

HOW IT WORKS

1. Prior to using this service, members register online or via phone
2. Each member must provide Medical History online or by phone, similar to paperwork completed at the doctors' office; it takes 10 minutes to complete.
3. Once this is complete, members may go online or call to schedule a visit (a physician will call the member back within three hours, in most cases less than an hour)
4. Repeat steps for each participating family member

BENEFIT PROVIDER BACKGROUND

Teladoc Health is the global virtual care leader, offering the only comprehensive virtual care solution spanning telehealth, expert medical, and licensed platform services. Teladoc Health serves the world's leading insurers, employers, and health systems and helps millions of people around the world resolve their healthcare needs with confidence.

FAQ

Do I speak with real doctors?

Yes. You will speak with doctors who are U.S. board-certified internists, state-licensed family practitioners, and pediatricians licensed to practice medicine in the U.S. and living in the U.S. When you request a visit, Teladoc will connect you with a doctor licensed in your state.

What are some of the common conditions Teladoc treats?

Common conditions include sinus problems, respiratory infections, allergies, urinary tract infections, cold and flu symptoms and many other non-emergency illnesses.

Can Teladoc handle my emergency situations?

Teladoc is designed to handle non-emergent medical problems. You should not use it if you are experiencing a medical emergency.

Can I request a particular doctor?

No. Teladoc is designed to support your relationship with your existing doctor. It is not a means of establishing an exclusive relationship with a Teladoc doctor. Please know that all Teladoc doctors are highly qualified and go through rigorous training and credentialing.

DISCLAIMERS

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Teladoc Mental Health



DESCRIPTION

20% of Americans suffer from a mental health condition, but many don't seek treatment due to lack of convenience and accessibility to services. Teladoc Mental Health provides confidential therapy on your terms with virtual access to licensed therapists at no cost.

- Establish an ongoing relationship with a licensed therapist through video or phone sessions
- Get support for anxiety, depression, stress/PTSD, panic disorder, grief, family & marriage issues, and more
- Teladoc's licensed therapists are available seven days a week

HOW IT WORKS

1. Prior to using this service, members register online or via phone
2. Members request a session by answering 5 questions to help Teladoc direct them to the right clinical professional
3. Members select a provider from the list of licensed therapists in their state
4. Appointments are confirmed via email, text, or mobile app

FAQ

How does Teladoc Mental Health work?

To schedule a session, register a new account or log in to your existing account on [Teladoc.com/Feelbetter](https://www.teladoc.com/Feelbetter) or through the mobile app. Next, you'll request a visit, answer a few questions, select a therapist, and request an appointment time. Appointments are confirmed within 72 hours.

How can Teladoc's online therapy help?

Our licensed team can help with most common mental health concerns, including anxiety, depression, grief, family issues, and more.

When is online therapy available?

Teladoc schedules therapy appointments seven days a week from 7:00 am to 9:00 pm local time. Appointments are confirmed within 72 hours.

How much does a visit cost?

Therapy sessions are available to you at no cost.

BENEFIT PROVIDER BACKGROUND

Teladoc Health is the global virtual care leader, offering the only comprehensive virtual care solution spanning telehealth, expert medical, and licensed platform services. Teladoc Health serves the world's leading insurers, employers, and health systems and helps millions of people around the world resolve their healthcare needs with confidence.

DISCLAIMERS

Mental Health visits are not available 24/7/365.

Mental Health visits will be scheduled. Mental Health visits are not available to minors. All Mental Health specialists may not be available in all states.