

Teladoc™

*Revolutionary Healthcare Access
and Lower Healthcare Costs*



24-hour access to board-certified, licensed doctors

Teladoc is the on-demand healthcare solution that provides members with the medical care they need, when they need it. Convenient, appropriate care helps create healthier employees, leading to healthcare savings for employers and members alike.

July 2017-June 2018

The value of telemedicine

Employers need a way to reduce the high cost of healthcare and address members' poor health. Members need a convenient, affordable way to access the services they need.

Telemedicine provides prompt medical advice, steers members toward appropriate care—such as treating non-emergent conditions without an ER or office visit—and helps members jump the hurdles to care presented by cost and lack of timely access.

The Teladoc solution

Teladoc members can **consult with a physician 24/7 by phone, online video or mobile app** at any time, from anywhere.

Members can get advice and treatment for non-emergency medical concerns. Members can use Teladoc for medical advice and care in the following situations:

- When a member's primary care physician is not available or accessible.
- After normal business hours, nights and weekends.
- When a member is at home, traveling or does not want to take time off work for a doctor's appointment.
- When a member wants to request a prescription or refills (there is no guarantee a member will be prescribed medication).

Common conditions treated:

- Allergies
- Bronchitis
- Cold/flu
- Headaches/migraines
- Respiratory infections
- Sinus infections
- Stomachache/diarrhea
- Urinary tract infections
- Many other conditions

Member roadblocks to medical care

Long wait time.

The average wait time for family practice doctors is 19.5 days

—*Merit Hawkins Survey, 2013*



Emergency room overuse.

80 percent of emergency room visits are due to lack of access to family doctors

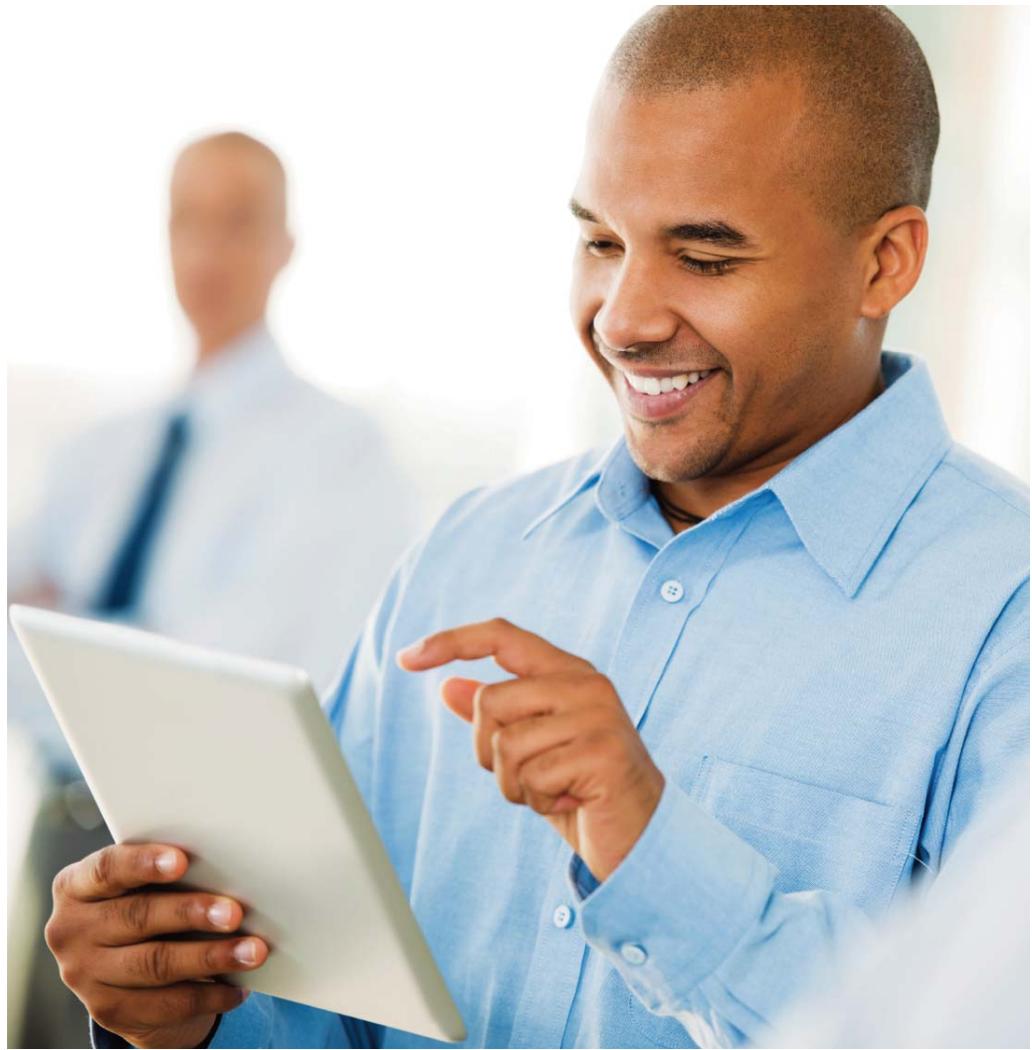


High cost of healthcare services.

Average treatment costs may discourage members from seeking care:

- Primary care physician—\$129
- Urgent care—\$161
- ER—\$1,456

—*Teladoc, 2015*



Highly qualified, experienced physicians

When members use Teladoc, their medical questions will be addressed by a highly qualified medical professional.

Teladoc physicians are:

- **Experienced.** With an average of over 15 years of practice experience.
- **Progressive.** Using the latest technology to provide unparalleled access to care.
- **U.S. board certified and state licensed.**
- **Specially trained in telemedicine.**

Employer benefits of Teladoc

The Teladoc program is earning praise among our clients and members for the cost savings it provides, as well as how it enhances an employee benefits package.

With Teladoc, employers experience:

- **Long-term cost containment.** Employers are able to reduce annual healthcare costs. Most typically see increased utilization beyond year one, as employees become familiar with the Teladoc program.
- **Enhanced employee productivity.** All employees can access physician care on demand, improving health and reducing absenteeism.
- **Attraction and retention of talented employees.** Progressive, technology-based health benefits are attractive to hires.

Benefits to members:

- Saves time and money
- Quicker recovery from illness
- Convenient prescriptions
- Choice of consultation method
- Good health improves peace of mind



Our members say it best:

“We had a **good experience** with the doctor. She called and talked to me and gave great service. I had no problem picking up my prescription. This is a really good service.”

“First time I ever used the service and **it was so easy**. I knew what I had and was able to call while I was getting ready for work, and on my way in picked up my prescription. In two days I was feeling much better. **I will use the service again.**”

“**It’s the greatest service that I have honestly had.** I’m a nurse and I knew what was wrong with me, but I am new to California and I don’t know anybody and I’m not established out here. I came down with an upper respiratory infection, and I had to miss work. I tried to go to a walk-in clinic, but it did not work out so I came home and slept. Got up the next day still running a fever, made a phone call to Teladoc and **in 10 minutes they called me back and wrote me a script.** I really appreciate what Teladoc does.”

Here’s what employers are saying:

“**Teladoc has proved to be the best benefit I have ever rolled out.** It is innovative, convenient, and it saves both the plan and the employee money!”

“**Implementing Teladoc has provided our employees with access to a more appropriate method of care** for their non-emergent needs. In many of the areas where our employees live and work, the only source of after-hours care is the emergency room. Teladoc has provided our employees a means to get care when they need it and a way to decrease our health care costs.”

“**Teladoc is a valuable part of controlling our health and productivity costs**—both direct and indirect. It shows our commitment to the importance of health and its impact on our business, and it provides an accessible and affordable care option to our employees.”



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Teladoc pricing

Teladoc pricing available to ASBAIT participating employers only. Fees are good through June 30, 2018.

Number of employees enrolled	Option 1: Per-employee-per-month fee with no per-consultation charge	Option 2: Per-employee-per-month charge with additional \$40 per-consultation charge
Any Size	\$2.25	\$1.25

Once an employee is enrolled, their dependents are all eligible for the Teladoc program, included in the PEPM, whether or not dependents are on the medical plan.

Fees:

- The above fees do not include any consultant or broker compensation.
- Employers have the choice of two pricing options, as per the above chart. An employer could use Option 1 pricing for non-HDHP plans and option 2 pricing for the HDHP plans if desired. Option 2 is mandatory for HDHP plans.
- For non-HDHP plans using option 2 pricing, the participating employer must fund the \$40 per-consultation fee at 100%, with no member responsibility. If enrolling an HDHP Plan, the covered member must pay the \$40 consultation fee upon each use.
- Fees are guaranteed until July 1, regardless of the Teladoc effective date for each ASBAIT participating employer, to coincide with annual renewal.

Implementation, enrollment and billing

- Teladoc services are available for purchase by each ASBAIT participating employer at each employer's expense.
- The Teladoc program may be added in any month of the plan year, but will renew in July each year.
- Each employer must enroll 100 percent of employees on the ASBAIT medical plan or 100 percent of all employees, but in no event may the enrollment be less than 100 percent of employees on the ASBAIT medical plan for each participating employer.
- If the enrollment in Teladoc is to match the enrollment in the ASBAIT medical plan, there is no need for ASBAIT participating employers to provide enrollment to sign up for services. ASBAIT enrollment records on file at Meritain Health will be sent to Teladoc on participating employer's behalf, with ongoing weekly updates for additions and terminations. Meritain Health will bill the Per-Employee-Per-Month (PEPM) Teladoc fee for the ASBAIT medical employees on the ASBAIT invoice. Teladoc will bill the \$40 per consultation fee directly to participating employer, if applicable. On HDHP plans the \$40 consult fee is collected at the time of service from the member.
- If an employer chooses to enroll non-ASBAIT medical employees with Teladoc, the participating employer simply provides a one-time initial spreadsheet with employee's name, address, date of birth, gender and preferably phone number. A unique group number will be created for these non-ASBAIT enrollees. Future additions and deletions of enrollment would be made by the employer on the Meritain Health Web portal. Non-ASBAIT enrollment records will be sent to Teladoc on the participating employer's behalf. Meritain Health will bill the Teladoc PEPM fee for the non-ASBAIT medical employees on a separate invoice and not through ASBAIT. Teladoc will bill any \$40 copay directly to the participating employer for non-ASBAIT enrollees, if applicable. On HDHP plans the \$40 consult fee is paid by the member.
- Retroactive credits can only be made within 30 days of termination.

ASBAIT participating employer contracting criteria

- Teladoc services are available to ASBAIT participating employers at these contracted fees, contingent upon the ASBAIT participating employer being enrolled for medical coverage through the ASBAIT Trust. If a participating employer terminates their arrangement through ASBAIT, their Teladoc arrangement will end concurrent with that termination.
- Each participating employer will enter into a separate contract directly with American Health Holding (AHH) for Teladoc services. AHH is the current service provider for medical management services on the ASBAIT program.

Enhance your benefits offering today!

We offer easy-to-use healthcare benefits that help employees lead healthy, productive lives. To discover all the ways the Teladoc program can benefit your employees (and reduce your healthcare expenses), simply contact your Meritain Health Account Manager.