Teladoc®
Revolutionary Health Care Access and Lower Health Care Cost
July 1, 2020–June 30, 2021

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

Employers need a way to reduce the high cost of health care 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. They can also use Teladoc for medical advice and care in the following situations:

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

Common medical 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 24 days

–Merit Hawkins Survey, 2017

Emergency room overuse

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

High cost of health care services

Average treatment costs may discourage members from seeking care:

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

–Teladoc, 2015

State restrictions

It’s important to know which services are available to you before seeking care. Below is a list of states and their corresponding coverage options.

Video or phone visits with Rx

Alabama        Alaska        Arizona
Arkansas       California    Colorado
Connecticut    Delaware      Florida
Georgia        Hawaii        Illinois
Indiana        Iowa          Kansas
Kentucky       Louisiana     Maine
Maryland       Massachusetts Michigan
Minnesota      Mississippi   Missouri
Montana        Nebraska      Nevada
New Hampshire  New Jersey    New Mexico
New York       North Carolina North Dakota
Ohio

Video visits only, with Rx

Idaho
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 10–15 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.

Results from Teladoc’s 2016 Patient Satisfaction Survey

95% Patient satisfaction

92% Problems resolved

90% Would use again

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 health care 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.”