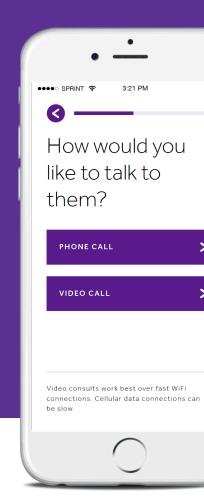


**Teladoc Inc.** 1945 Lakepointe Drive Lewisville, TX 75057

teladoc.com



The quality care you need with the convenience you want



Speak to a licensed doctor by web, phone or mobile app in under 10 minutes.

#### **Statement of Confidentiality**

This proposal and supporting materials contain confidential and proprietary business information of Teladoc, Inc. These materials may be printed or photocopied for use in evaluating the proposal, but are not to be shared with other parties.

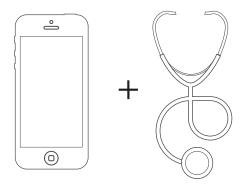
### The Best Care. Anywhere.

"Our goal is nothing short of **revolutionizing** access to **health care**. That means helping people **resolve** their issues **quickly**, **easily** and **affordably**-when, where and however they want. Teladoc is **pioneering better** health solutions that address the core issues of **access**, **cost** and **quality** that **deliver ROI** to our clients."

Jason Gorevic
CEO Teladoc



#### ACCESS MEETS QUALITY CARE



#### ABOUT TELADOC

Founded in 2002, Teladoc is the largest & fastest growing provider of telehealth medical consultations in the U.S., providing members 24/7/365 access to affordable health care via phone and video consults. We started with the vision of tackling the three biggest issues in health care:

#### **ACCESS**

Patients are waiting days (sometimes months) for a doctor's appointment. Many use the ER for minor issues. Teladoc resolves this problem by providing 24/7/365 access to care anytime, anywhere.

#### **COST**

Teladoc offers care at a fraction of the cost of urgent care and ER visits, saving everyone money.

#### QUALITY

Every member of our physician network is boardcertified and state liscensed to practice medicine. Our credentialing process is NCOA certified



### Reliable Care. Always There.

At the foundation of the Teladoc service is its **national network** of **physicians**. Just like a primary care physician (PCP), Teldaoc physicians are **U.S. board-certified** in **internal medicine**, **pediatrics**, and **family medicine**. Teladoc physicians incorporate telehealth into their medical practice because they see it as a way deliver **affordable**, **convenient access** to **quality** care.



#### **TELADOC PHYSICIANS:**

- Are U.S. board-certified and state-licensed with an average of 15 years experience & reside in the U.S.
- 92% RESOLUTION TO PATIENT ISSUES
- Are credentialed every 3 years for medical licensure, training, education, work history and malpractice history.
- Include English and Spanish-speaking physicians
- Are trained on brand protocols and "phone-side" manner.
- Are required to have all continuing education credits as determined by their state boards

#### **CLINICAL QUALITY**

- NCQA certified credentialing process
- 125+ proprietary telehealth guidelines
- Patient and physician educational programs for the judicious use of antibiotics



- Physician notes ("SOAP notes") immediately available for the patient and patient's physician to review
- Do not issue prescriptions for substances controlled by the DEA, non-therapeutic, and/or certain other drugs which may be harmful because of their potential for abuse.

### Driving utilization.

Teladoc is focused on delivering a complete consumer engagement solution that drives utilization and savings. With over thirteen years experience in marketing telehealth, we have developed a diverse range of communication strategies and tools.

# Over 952,000 doctor consultations conducted in 2016.

#### DEDICATED MEMBER ENGAGEMENT AND AWARENESS

- Welcome kits and ID cards are provided to all new primary members on date of eligibility.
- Two integrated marketing campaigns with print, digital and email communications are included in pricing.
- 24/7 web access to 140+ unique customizable marketing communications including industry specific guidelines and content.
- Each client has a utilization marketing manager supporting on-going utilization efforts.

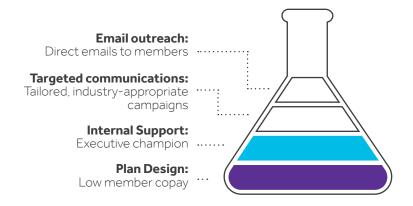








## Cost Savings and ROI.



#### **PUT IT TO WORK FOR YOU!**

Drive utilization and success with this simple formula – email outreach, personalized communications senior executive support & low member contributions. A \$0 copay can generate a ROI of 400%!

### Client experience.

#### WHAT WILL YOUR RESULTS BE?

We know that one of your first concerns is ROI. Will this program actually reduce your overall health care spend? Will it reduce absenteeism? At Teladoc, we want to provide you with meaningful ROI statistics based on real data.

#### **ROI ASSESSMENT**

Using your specific data, such as average cost of PCP, ER and UC costs, Teladoc will provide an ROI analysis that compares this data with overall utilization of the service. This assessment will provide a cost break-even point for the redirection of visits to the PCP, ER and UC as you provide members the alternative of consulting with a physician over the phone or through online video.

#### **UTILIZATION ANALYSIS**

Teladoc will provide quarterly reports on actual utilization. This analysis is based on members' responses (provided prior to consultation) to the question: "Where would you have gone otherwise? PCP, UC, ER, specialist visit, no treatment." We calculate your saving by comparing the cost of Teladoc to your actual cost for alternative care.

#### THE CLIENT EXPERIENCE

Not only do we support clients with a dedicated and experienced account management team, but we have a utilization marketing team that can help with outreach and engagement.

You'll also have:

- Product training for Benefits/HR staff and employees
- 24/7 member services department









### Fee Design Summary.

### Consultations-Included

Teladoc's simple pricing model features a low monthly Per Employee Per Month (PEPM) administrative fee. The Teladoc model includes services at no consultation fee to the employee whether the physician spends 10 minutes or 30 minutes with the patient. The plan is designed to be more cost-effective than clinics and emergency rooms because it allows you to realize ROI faster without paying for the fixed overhead. Unlike traditional physician consultations, greater utilization leads to more savings or higher return on investment.

ENTIRE FAMILY FEE MODEL			COST	
	Per Employee Per Month (PEPM)			
Paid by Er		ployee		
	Paid by Em	ployer		

**Effective Date** 

**Approx Lives** 

### **PEPM pricing includes:**

- Online registration and medical history (MH)
- Free portable electronic health record (EHR)
- 1-800 member services
- Fulfillment of welcome kits to members
- Two communications per client in each of the first two years\*\*

Quote expires 30 days after the proposed effective date.

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<sup>+</sup> The Consults-Included model includes in the PEPM, consult utilization appropriate for each employer size. Teladoc Pricing under the Consults model assumes a maximum of 20% annual utilization measured by dividing the annual number of consults in the number of employees in the covered population. If the annual utilization is calculated by Teladoc to be above 20% the PEPM pricing for the consults included model will be increased beginning at the start of the next anniversary. The PEPM pricing will be increased by \$25 for each 5% increment increase in annual utilization above 20%. For example: if the annual utilization is calculated by Teladoc to be between 25% and 29.9% the PEPM pricing for the consults included model will be increased by \$0.50 for the following year. Amounts below the utilization price point will not be refunded, however if utilization remains below the then in force price point (for instance from 30% to 20%) the renewal price for the year going forward will be adjusted to the current utilization rate.