



Convenient access to **CARE** when you need it most!



24/7™

PHYSICIAN

ON CALL

The Problem: “Doctor shortage, increased demand could crash health care system“-CNN



Emergency Room Visits

Studies show as much as 70% of all doctor office and emergency room visits are unnecessary and could be resolved with a consultation with a doctor by phone or e-mail. The expenses associated with these visits are being passed to payers, creating opportunity for companies offering efficient healthcare access solutions.

\$1318

**National Average
Cost for Emergency
Room visit**

63%

Physician Access

of Americans report difficulty accessing their Primary Care Physicians on NIGHTS, WEEKENDS, and HOLIDAYS.

Physician Shortage

According to the Association of American Medical Colleges (AAMC), unless something changes rapidly, there will be a shortage of 45,000 primary care doctors in the United States (as well as a shortfall of 46,000 specialists) by 2020.

45,000



Average appointment wait times (IN DAYS) for five medical specialties included in the most recent Merritt Hawkins Survey



The Solution



We Have a Solution

Our national network of U.S. board-certified physicians are some of the most credentialed in the industry today. They include primary care doctors, internists, emergency room doctors as well as licensed pediatricians.

My 24/7 Physician On Call physicians are available 24 Hours a day, 7 Days a week, 365 Days of the year and provide members with convenient, quality medical consultations via telephone, secure video and secure email. Our physicians can diagnose many common conditions and recommend treatment plans including non-controlled prescription medication as necessary.

Member Benefits

- 1. Saves Time:** My 24/7 Physician On Call provides convenient, immediate access to CARE. No long waits to get in to see a doctor and no time off of work.
- 2. Saves Money:** Telehealth reduces costly and unnecessary office visits, urgent care visits and emergency room visits. Online consultations are usually lower than a co-pay.
- 3. Increased Satisfaction:** As consult fees are typically lower than out-of-pocket co-pays, patients can save money when utilizing Telehealth. Also, over 80% of non-emergent medical conditions can be treated by telephone, video, and email.





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How it Works



CONNECT

Patient calls a dedicated toll-free number or logs on to their member portal to schedule a consultation with a physician who is licensed in their state.



TRIAGE

Member speaks to a Care Coordinator who will triage and update the patient's Electronic Health Record (EHR) along with all symptoms.



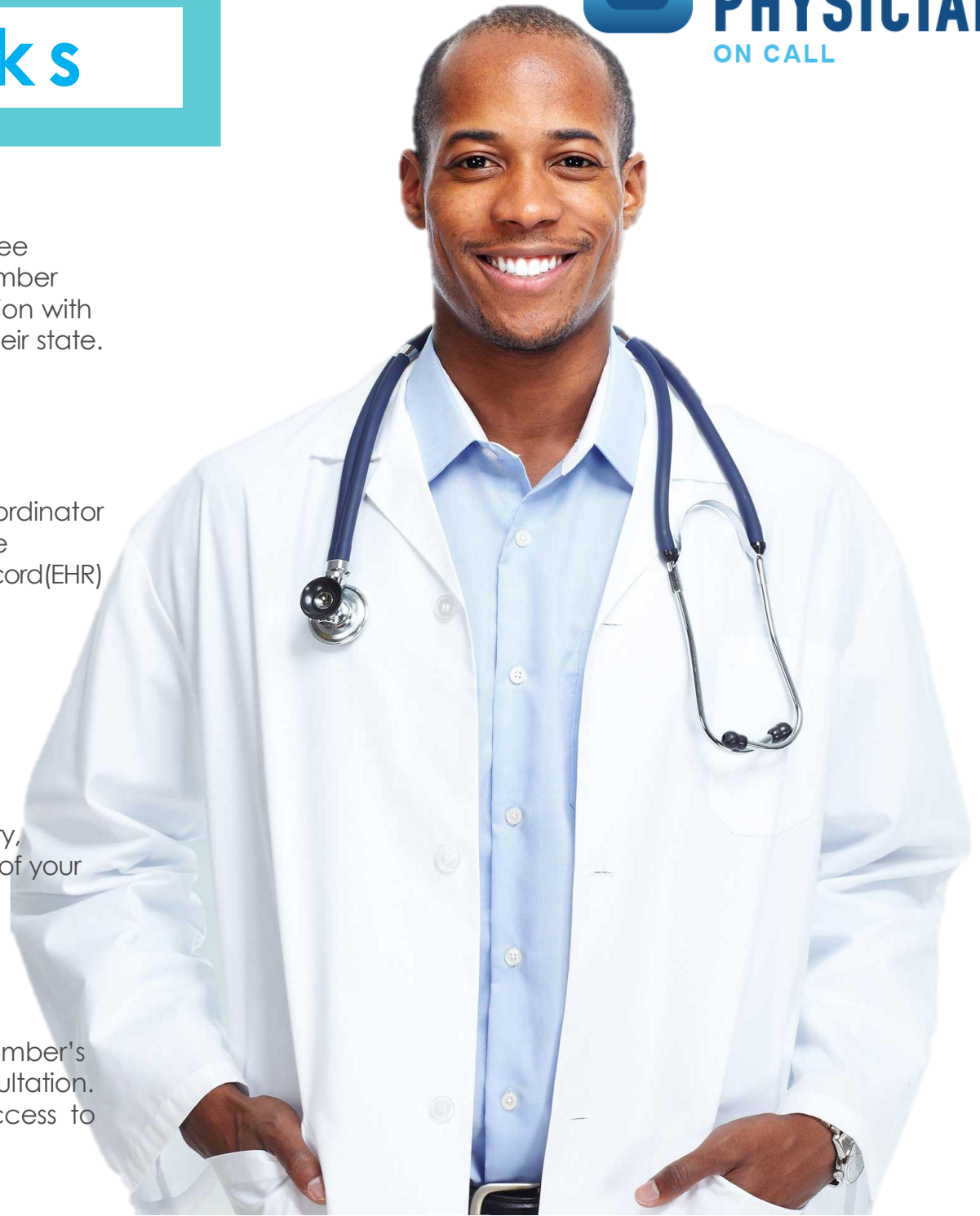
CONSULT

Member consults with Physician who recommends a treatment plan. If a prescription is necessary, it will be sent to the pharmacy of your choice.



CARE CONTINUITY

The doctor will update the member's EHR immediately after the consultation. The patient has 24/7 secure access to their member portal.



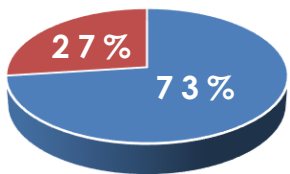
Common Services Provided

Common Conditions Addressed

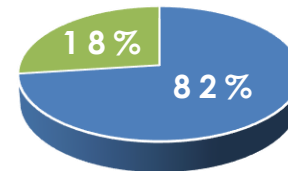
- ✓ Cold / Flu
- ✓ Sinus Infection
- ✓ Upper Respiratory Infection
- ✓ Allergies
- ✓ Headache
- ✓ Bronchitis
- ✓ Stomach Ache / Diarrhea
- ✓ Fever
- ✓ Eye Infection
- ✓ Rash / Skin Infection
- ✓ Yeast Infection
- ✓ Small Wound
- ✓ Urinary Tract Infection

Common Medications Prescribed

- | | |
|-----------------------|--------------|
| ✓ Zithromax (Z- Pack) | ✓ Biaxin |
| ✓ Amoxicillin | ✓ Allegra |
| ✓ Albuterol | ✓ Nasonex |
| ✓ Augmentin | ✓ Tessalon |
| ✓ Azithromycin | ✓ Macrobid |
| ✓ Keflex | ✓ Pyridium |
| ✓ Lipitor | ✓ HCTZ |
| ✓ Tamiflu | ✓ Levaquin |
| ✓ Prednisone | ✓ Lisinopril |
| ✓ Metformin | ✓ Cipro |
| ✓ Flonase | ✓ Bactrim |
| ✓ Diflucan | |



24/7 Physician On Call addresses 73% of the top 25 most common conditions



24/7 Physician On Call physicians prescribe 82% of the top 25 most common medications



Our Physicians

- ✓ 24 Hours a day, 7 Days a week, 365 Days of the year access to Physicians with no time limit
- ✓ Physicians can diagnose, treat and prescribe
- ✓ Prescriptions electronically sent to pharmacy of choice
- ✓ Nationwide coverage to include Puerto Rico
- ✓ Spanish speaking Physicians
- ✓ Provider level patient satisfaction monitored
- ✓ 10% of all medical consultations are reviewed
- ✓ All Physicians are licensed and reside in the United States



24/7™
PHYSICIAN
ON CALL

Compare the Costs



Along with longer wait times, the average Primary Care Doctor visit costs **\$100**, Specialists **\$130**, Urgent Care Centers **\$155** and Emergency Rooms in excess of **\$1,300**.

Primary Care Physicians



\$ 100



\$ 0

Specialist Physicians



\$ 130



\$ 0



Urgent Care



\$ 155



\$ 0

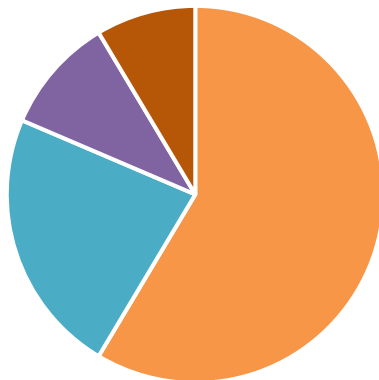
EMERGENCY ROOM



\$ 1,300

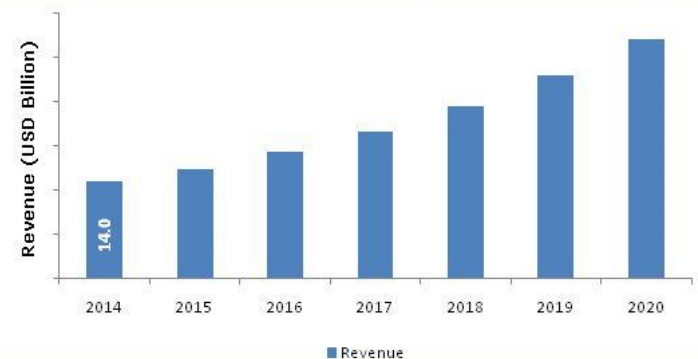


\$ 0



■ PCP ■ Urgent Care ■ Specialist ■ ER

Global Telemedicine Market, 2014 - 2020 (USD Billion)



Source: Zion Research Analysis 2015

24/7 Physician On Call

Provides a complete
Telemedicine experience in Spanish



The U.S. Hispanic population is increasing immensely.

24/7 Physician On Call is addressing the need of this growing marketplace.

- ✓ Nationwide network of U.S.-based Spanish speaking Physicians
- ✓ English/Spanish secure member health portal/app
- ✓ 24/7 Member support in Spanish
- ✓ All "system" and "generated" messages in Spanish

Hispanics will make up
40% of new workers
over the next five years

40%

18
MILLION

UNINSURED HISPANICS
Have the highest uninsured rates of
any racial or ethnic group in the U.S.

The Results Are In...

Patient Satisfaction*

95%

Average Call-back Time**

25
MINUTES

Save a Trip to Dr.*

97%

Would Use It Again*

98%

Refer to a Friend*

98%

*24/7 Physician On Call Post Consultation Survey Results

** 24/7 Physician On Call System Reporting



Give us the opportunity to serve you and your family by delivering **CARE** when it is needed the most!



How much will the doctor consultation cost?

There is no cost for members to request or receive a consultation. The only cost is the monthly program access fee of \$19.95

Do I talk to "real doctors"?

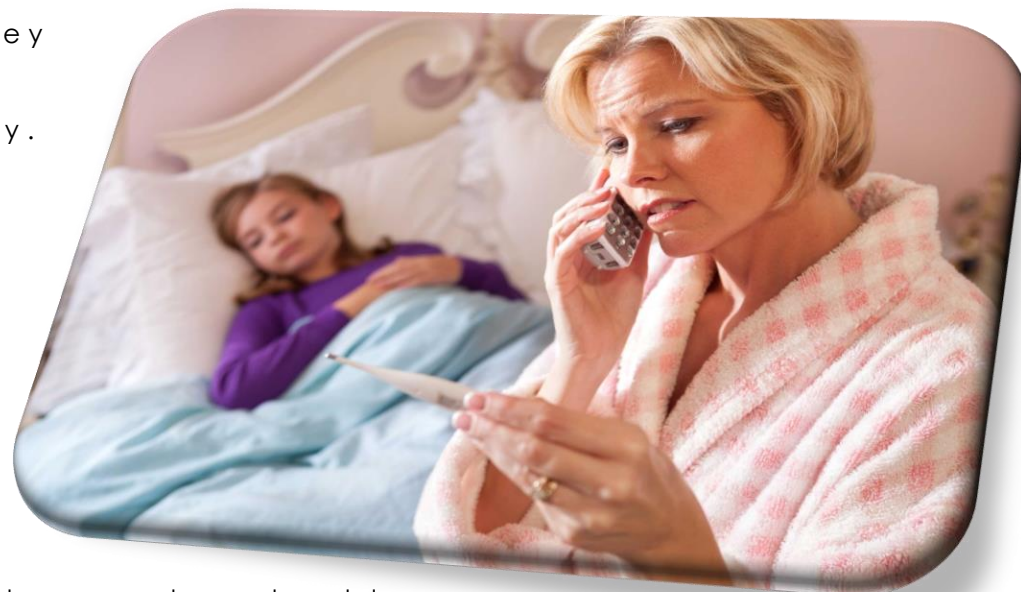
Yes. Members only talk to actual doctors who are state-licensed family practitioners, primary care physicians, internists and pediatricians. When members request a consult, they will be connected with a doctor licensed and practicing in their state.

Is 24/7 Physician On Call for emergency situations?

24/7 Physician On Call is only for non-emergency medical issues. Members should not use it if they are experiencing a medical emergency. Please dial 911 if you are having a medical emergency. 24/7 Physician On Call is also not intended to replace a member's primary care physician.

What type of doctor or specialist can I speak with?

Members can talk to a doctor directly. Our doctors are licensed in internal medicine, family medicine and pediatrics. A doctor may also provide guidance on the type of specialist a member should see.



Continued ...

Can I use it for my family?

The primary member and up to 6 immediate family members or household members will have access to consultations.

Can I get a prescription?

A prescription is not guaranteed. It is up to the doctor to recommend the best treatment. Doctors will submit your prescription directly to the pharmacy of the member's choice. Doctors will never issue prescriptions for substances controlled by the DEA and certain other drugs which may be harmful because of their potential for abuse. These include, but are not limited to, antidepressant drugs such as Cymbalta, Prozac, Percocet, Oxycodone and Zoloft. Non-therapeutic drugs such as Viagra and Cialis are not prescribed by network doctors.

How are prescriptions sent to the pharmacy?

24/7 Physician On Call does not dispense prescription drugs. If the doctor prescribes medication, it is submitted electronically or by phone to the pharmacy of the member's choice.

Is my electronic health record kept private?

Health records are kept private and secure in order to protect members' personal information. Only members can determine who can see the information in their records.



Continued...



Can I be turned down for a pre-existing condition?

No, members are not turned away because of pre-existing conditions. 24/7 Physician On Call is not insurance.

Can I get a consultation outside of the United States?

No. Consultations are not available outside of the United States.

Do I need to sign a Contract?

No, 24/7 Physician On Call offers this service on a month-to-month basis. As a customer you have the ability to cancel at any time.

***Is 24/7 Physician On Call
HIPAA Compliant?***

Yes. 24/7 Physician On Call has developed all the system technologies, including the interfaces to the technology systems provided by third party providers. 24/7 Physician On Call manages the data security for this site. All data is stored in encrypted format that meets standards defined by HIPAA (Health Insurance Portability and Accountability Act). All data transfer is executed using similar standards that meet or exceed HIPAA, and no data is transferred to users that do not have specific data access keys.

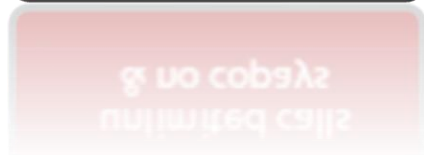


Our Family Program

FAMILY

\$19.95
/month

**unlimited calls
& no copays**



TALK WITH A DOCTOR

FOR DIAGNOSIS AND TREATMENT
ANYTIME 24/7



MESSAGE A SPECIALIST

SECURE, CONFIDENTIAL MESSAGING

- General Practitioner
- Alternative Medicine
- Sports Medicine
- Women's Health
- Allergist
- Psychologist
- Pharmacist
- Ophthalmologist
- Endocrinologist
- Dentist
- Dietician
- Pediatrician
- Dermatologist



TALK TO A COUNSELOR

24/7 TELEPHONIC COUNSELING

- ☐ 24/7 availability to Master's Level Counselors
- ☐ No co-pay or fee
- ☐ Education
- ☐ Immediate crisis support
- ☐ Comprehensive problem assessment and resolution
- ☐ Supportive counseling and subsequent sessions
- ☐ 100 percent follow up with original counselor
- ☐ Custom referral (If needed) to medical, behavioral health plans or local community resources.



HEALTHCARE ADVOCACY

TELEPHONIC CONCIERGE-LEVEL SERVICES

- ☐ **Awareness:** Explanation of Benefits
- ☐ **Engagement:** Personalized Support
- ☐ **Improvement:** Concierge Level Solutions



RX DISCOUNTS (PRESCRIPTION)

INSTANT SAVINGS ON RX



TALK WITH A DOCTOR

What Type of Consultation Do You Need?

Diagnostic Consultation by Phone

Get an in-depth phone consultation with a physician. Obtain medical advice, recommendations, diagnoses, and prescription medication, when appropriate.

- In-Depth Evaluation
- Diagnosis of Common Condition
- Prescriptions as appropriate*



Diagnostic Consultation by Video

Talk to a physician face to face. Obtain medical advice, treatment recommendations, diagnoses, and prescription medication, when appropriate.

- Face-to-Face, in-depth evaluation
- Diagnosis of Common Condition
- Prescriptions as appropriate*



Informational Consultation by Phone

Need professional medical advice?
How about a second opinion?
Ask one of our docs for free.

- Strictly for information and/or advice
- No diagnosis will be given
- No medications will be prescribed



MESSAGE A SPECIALIST



- General Practitioner



- Dentist



- Psychologist



- Dietician



- Alternative Medicine



- Pharmacist



- Sports Medicine



- Pediatrician



- Ophthalmologist



- Women's Health



- Endocrinologist



- Allergist



- Dermatologist

Secure - Confidential - Messaging



What type of Specialist would you like to message?

Physician responses are normally received within 2-4 hours and guaranteed within 24 hours.

TALK TO A COUNSELOR

24/7 Telephonic Counseling



Telephonic Counseling provides confidential, unlimited telephonic consultation, counseling and referral services for members including:

- 24/7 availability to Master's Level Counselors
- No co-pay or fee
- Immediate crisis support
- Comprehensive problem assessment and resolution
- Supportive counseling and subsequent sessions
- Education
- 100 percent follow up with original counselor
- Custom referral (if needed) to medical, behavioral health plans or local community resources

Common Reasons

- Stress and anxiety
- Depression
- Death of a loved one
- Parenting issues
- Major illness
- Change & transition
- Other reason that causes concern
- Smoking Cessation
- Substance abuse
- Relationship issues
- Traumatic accident
- Workplace issues
- Financial stress

Credential	Top Board Certification	Administering Organization	Significance
LPC / LPCC (Licensed Professional Counselor / Licensed Professional Clinical Counselor)	National Certified Counselor (NCC)	National Board for Certified Counselors (NBCC)	Validates professional counseling competence; often required for state licensure and insurance reimbursement.
LMFT (Licensed Marriage & Family Therapist)	AMFTRB Clinical Exam Certification	Association of Marital & Family Therapy Regulatory Boards	Confirms expertise in marital, family, and systemic therapy; supports licensure in marriage & family counseling.
LCSW (Licensed Clinical Social Worker)	Certified Clinical Social Worker (CCSW)	National Association of Social Workers (NASW)	Recognizes advanced clinical social work skills and ethical practice; supports clinical social work licensure.
LPC / LMFT / LCSW (Multiple Licenses)	Corresponding certifications for each license (NCC for LPC, AMFTRB for LMFT, CCSW for LCSW)	NBCC, AMFTRB, NASW	Demonstrates multi-disciplinary expertise; allows practice in multiple counseling modalities and broadens patient population served.

HEALTHCARE ADVOCACY

Telephonic Concierge Level-Services

Healthcare Advocacy is a personalized service that helps you and your family navigate the complexities of the healthcare system.

Our dedicated Subject Matter Experts provide professional support to you through awareness and effective engagement tools, and support improvement with demonstrated, measurable results via concierge-level services.

1. **Awareness:** *Explanation of Benefits*

General plan questions, out-of-pocket costs, understanding Rx benefits, and clarification of covered services.

2. **Engagement:** *Personalized Support*

Help finding in-network providers, getting second opinions and access to transparency tools for treatment costs and quality ratings.

3. **Improvement:** *Concierge Level Solutions*

Peace-of-mind and lower plan costs with Medical Bill Reviews, Appeals, Fee Negotiation and our unique Rx cost saving programs



RX DISCOUNTS

Instant Savings on RX

DISCOUNT DRUG CARD

Show this card to your pharmacist each time
you fill or refill a prescription.



Rx VALET
Feel better.™

RxGroup: 4401

RxBIN: 006053

RxPCN: MSC

Member: 082773

THIS IS NOT INSURANCE

Pharmacy Help Desk: (800) 404-1031

Customer Care: (855) 798-2538

Discounts are available exclusively through participating pharmacies. The range of discounts will vary depending on the prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. You may cancel your registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC of Tucson, Arizona.

What is Rx-Valet?

Rx-Valet is a marketing company that has partnered with a Pharmacy Benefit Manager (PBM) or several PBM's to generate traffic (sales). The PBM's negotiate discounts with pharmacies and earn a transaction fee in exchange for sending the pharmacy customers.

Why do I need Rx-Valet?

Prescription drug prices are not regulated. The cost of a prescription may differ by more than \$100 between pharmacies across the street from each other!. Insurance isn't helping like it used to. In the past 10 years, insurance companies have passed 25-80% more of the cost of drugs onto patients.

What are Rx-Valet coupons?

Rx Valet coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy. Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

Our Family Program

NO CONTRACTS
OR STRINGS
ATTACHED



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