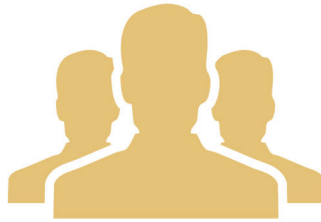


Telemedicine

Diagnosis without the hassle



Telemedicine services help diagnose and treat illnesses without having to make a doctor's appointment or an emergency room visit. Telemedicine is a strategic opportunity for employers to create both a convenient and cost-saving benefit for employees. BCI uses professional Benefit Counselors and interactive tools to educate employees on telemedicine services and processes for care.

Telemedicine combines health care and technology to diagnose illnesses, recommend treatment and prescribe medications for common ailments such as:

- Cold/flu
- Allergies
- Sinus infections
- Bronchitis
- Headaches/migraines
- Stomach ache/diarrhea
- Respiratory infections
- Urinary tract infections
- Prescription refills

Customer Value

- Reduced healthcare costs:
 - » The average employee visits a physician approximately 3.4 times per year - average savings per consultation \$119.40 + loss of productivity \$140.00 (4 hrs. lost @ average wage of \$35/hr.) = total savings of \$259.40 per consultation. ¹
 - » The average emergency room visit costs about \$1,200, average office visit to a general practitioner about \$150, average telemedicine phone consultation usually under \$40. ²
- Reduced absenteeism:
 - » Every dollar invested in wellness results in \$5.82 of absenteeism savings. ³
- Increased productivity:
 - » Loss of productivity (4 hrs. lost @ average wage of \$35/hr) = \$140 per consultation. ⁴

Advantages

- Drives participation and awareness
- Assists employees with navigation to increase comfort level and provide a culture of accountability
- Supports employer messaging on health strategy
- Increases access to care, 24/7/365
- Offers low cost, high value benefit
- Reduces costly visits to the emergency room for non-critical illnesses
- Delivers access to employees in rural areas and those who travel frequently

Delivery Options

- Telemedicine services delivered by phone, email or video consultation with a Board Certified licensed physician
- Educational assistance delivered via:
 - » Onsite one-on-one meetings with trained Benefit Counselor
 - » Call center one-on-one with trained Benefit Counselor
 - » Web portal/Internet/Intranet
 - » Self-serve through BCI's wholly-owned enrollment system with video overlays
 - » Self-serve through third party enrollment systems with video overlays

^{1,2,4} Teladoc, "Health Care and Business: Using new technologies to reduce costs, improve access and increase employee satisfaction," 2011.

³ MetLife, "9th Annual Employee Benefits Trends Study," 2011.

Contact BCI's Marketing Department for more information about our telemedicine services.
Marketing@benefitcommunications.com
1-800-489-3786 ext. 611
www.benefitcommunications.com

