



Virtual Health Proposal

THIS PROPOSAL IS BROUGHT TO YOU BY:

Competitive Health | 2021



Award-Winning Solution Provider

Providing custom value-added services, bringing you a competitive edge, tangible returns and a measurable increase in sales and member savings.

Named to the Inc. 5000 list of fastest growing companies in 2018, 2019, 2020, and 2021, and the Regional California list in 2020 & 2021, Competitive Health delivers virtual and digital health solutions, loyalty and affinity lifestyle programs, clients all over the nation.



2018 | 2019 | 2020 | 2021

2020 | 2021

The Award Winning Solutions Provider

Competitive Health

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[877.404.1166](tel:877.404.1166)

Whole-Patient Health

ENGAGING SOLUTIONS

Cost Effective Benefits

Between the ever-increasing cost of healthcare and the exponential growth of technology, you'll find innovative and engaging health solutions.

Virtual, Digital and Whole Patient Health products and services help members connect with health tools for a smoother, more cost-effective healthcare experience.

All Your Benefits in One Place

Rather than living in websites, apps and even paper – provide a single health dashboard from which users can get the information they need, all in one place.

ShowBenefits® manages members from one place. A communication hub for all their benefits. Easy to use, customizable, and scalable.



ShowBenefits Mobile App

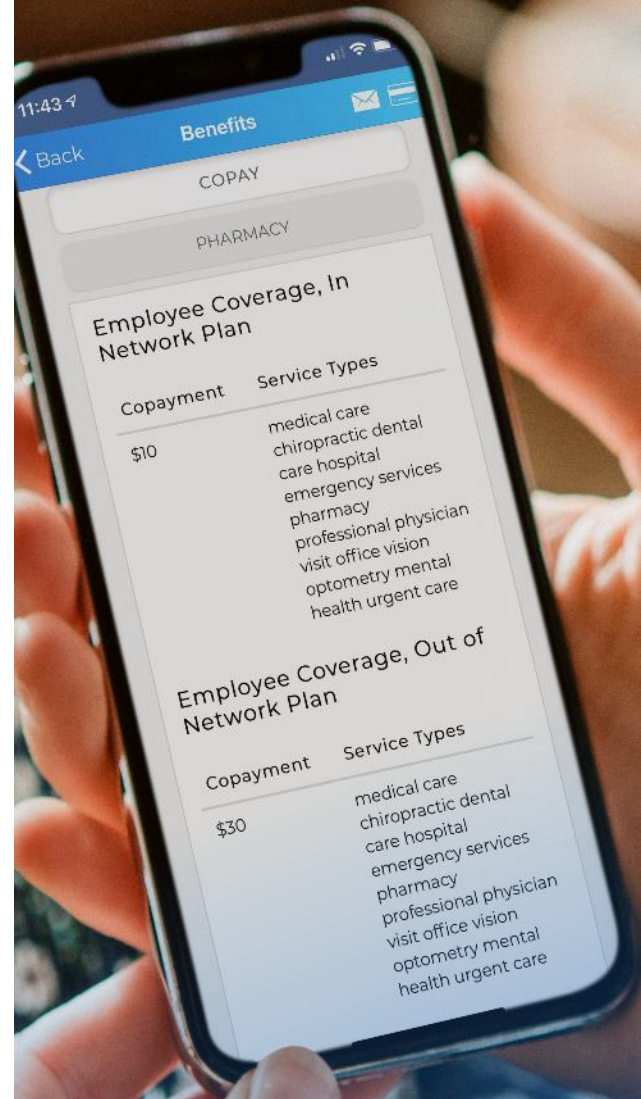
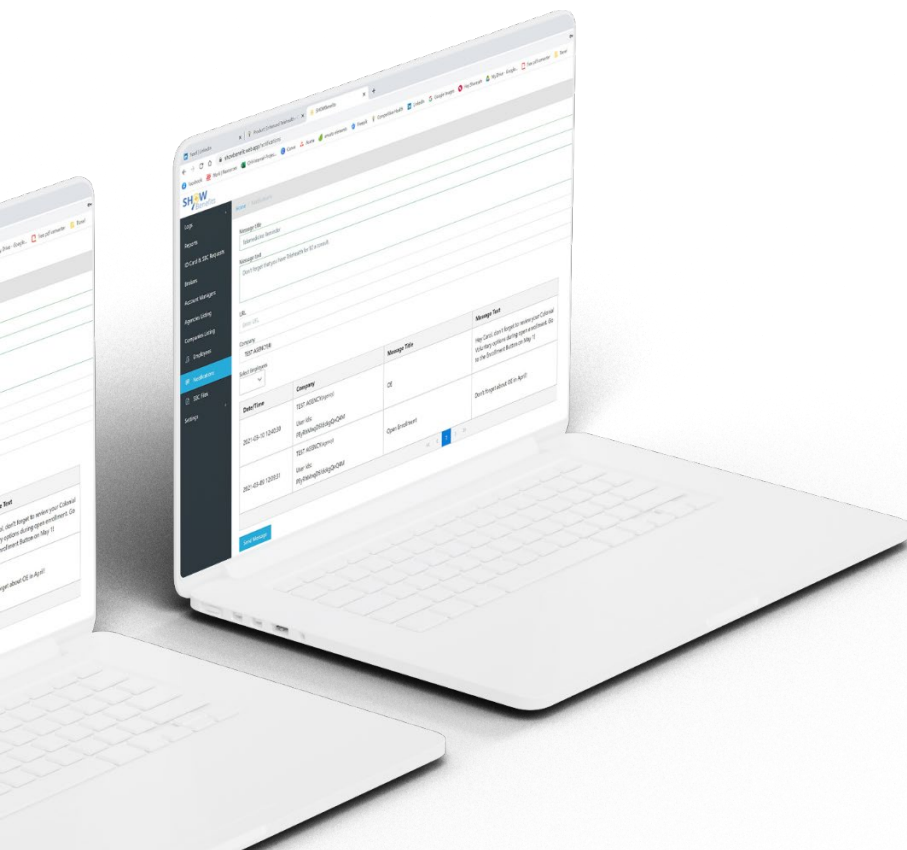
BENEFIT AGGREGATION SOLUTION

All in One Employee Communication App

Rather than living in separate databases, websites, apps and even paper - provide a single health dashboard from which users can get the information they need.

Manage employees from one place and communicate all your benefits in an all-in-one employee app. Easy to use, customizable, and scalable.

Engage your team, reflect your company culture, and solidify your employer branding with the ShowBenefits employee communication and engagement app.



Push Notifications

Communicate directly with employees through ShowBenefits. Send timely messages about benefit information, plan features, or even company events.

Our technology allows Consultants or Plan Administrators to push messaging to the entire group or directly to individuals.

01

**Benefits
Transparency**

SHOW employees their benefits. Display ID Cards, Plan Summaries, and track deductible accumulation information.

02

Telehealth

\$0 Copay Medical. Unlimited access, family coverage.

03

Chronic Care

An intelligent real-time, diabetes coaching module. Manage diabetes care, track and analyze important factors such as labs, medications, diet, activity, and sleep.²

04

**Advocacy, Bill
Negotiation &
Physician Locator**

Professional healthcare navigation, coordinate care among medical providers, and collaborate with attending physicians for another diagnosis.

ShowBenefits Options

VIRTUAL HEALTH OPTIONS

Enhanced Telehealth

\$0 Copay Medical. Unlimited access, family coverage.

Medical - \$0 Copay Medical, Unlimited

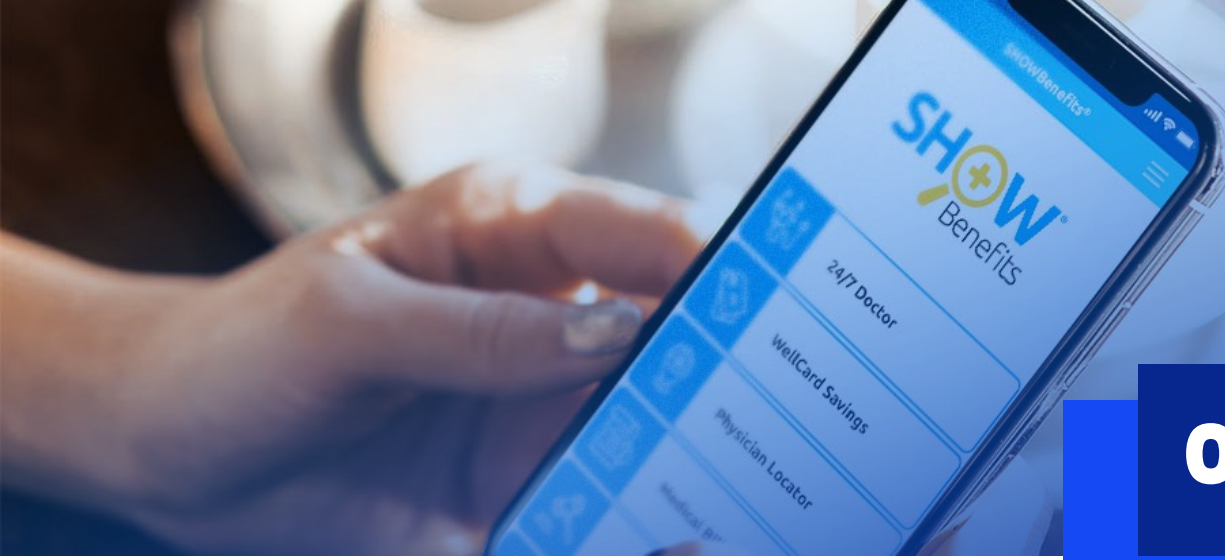
Behavioral - \$0 Copay for 3 consults/family/year¹

Dermatology - \$0 Copay, unlimited family coverage



**More Virtual
Health Options**

¹ Additional Behavioral Health calls are \$90 per consult
² IBM Watson Study proves results



ShowBenefits Options

MORE VIRTUAL HEALTH OPTIONS

Doctor Chat

Unlimited messaging with 14 different specialists including: Dentists, Dietitians, Fitness trainers, Pediatricians, Pharmacists, & many more.

Mental Wellness

Employee Assistance Program - Confidential access to licensed clinical professionals

Self-Paced Courses - Diverse video courses makes mental wellness accessible, engaging, and confidential.

Telepet

Veterinarian services for your pets available 24/7 by talk, chat, or email message, serving more than 3 million pets in the U.S. and worldwide.

05

MSK Care

On-demand access to trained coaches who guide patients in exercises to decrease lower back and neck pain with video and chat interactions.

06

Lifestyle Perks

Over 4,000 perks the entire family can use. No waiting times, use immediately.

07

Rx Market

Search and save on prescription drugs, home delivery, and prescription assistance programs.



Virtual Health

TELEMEDICINE SOLUTIONS



Advocacy

Our trained Advocates are skilled at deciding the right course of treatment, understanding care options, and resolving billing issues.



Bill Negotiation

Utilize our negotiation experts for employees who get stuck with a large balance on a medical or dental bill not covered by their insurance.



Chronic Care

Our award winning, FDA approved app provides care for prediabetes, type 2 diabetes, hypertension, heart failure, and behavioral health.



Companion Care

Our platform pairs older adults and families with caregivers for companionship and assistance with everyday tasks.



Caregiver Support

An online caregiving service that connects employees with expert care advisors dedicated to helping care for them and their loved ones.



Doctor Chat

Ask any medical question to our expert team of board-certified physicians, psychologists, pharmacists, and more with no copay.



Telehealth

Access to licensed, NCQA credentialed providers 24/7. No utilization cap – turn-key, white-glove billing, customer service and administration.



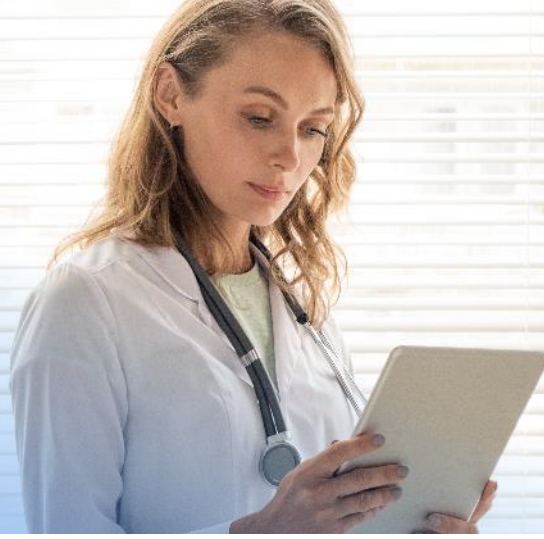
Enhanced Telehealth

Unlimited access to acute primary care, dermatology and 3 behavioral health consults with licensed, NCQA credentialed providers 24/7.



Virtual Primary Care

Primary care and behavioral health physicians provide unbiased, confidential care through message-based and video interactions.



Virtual Health

TELEMEDICINE SOLUTIONS

→ **Speech Therapy**

Employees can work with licensed, certified therapists who assist with language disorders, impairments, stuttering, and more.

→ **MSK Care**

Help your clients avoid costly and unnecessary claims and solve your employee's medical needs through our musculoskeletal solution.

→ **Nurseline**

Consult with a registered nurse to receive guidance on appropriate treatment options and get support for non-urgent illnesses.

→ **Physician Locator**

Utilizing our healthcare experts to guide employees and their families to appropriate doctors will maximize in-network claims.

→ **Second Opinion**

Optimize healthcare spend by ensuring the accuracy of diagnoses and proposed treatments, and by accessing best-in-class care.

→ **Teledentist**

Reduce employer healthcare claims and employee out of pocket costs with access to licensed, credentialed dentists, with 24/7 access.

→ **Telepet**

Pet programs reduce stress, boost morale and increase productivity by giving 24/7 always available service for pets by talk, chat, or message.

Claims Assistance

Sort out and solve claims and related paperwork problems

Fee Negotiation

Assistance with negotiating fees with healthcare providers

Grievance Advice

Provide advice and assistance to Members when filing a complaint

Coverage Review

Explain coverage and identify alternative coverage options

RX Assistance

Help with issues including formulary and benefit questions

Physician Locator

Identify physicians, hospitals, dentists and other providers

Centers of Excellence

Identify leading health institutions, CoE and medical providers

Advocacy

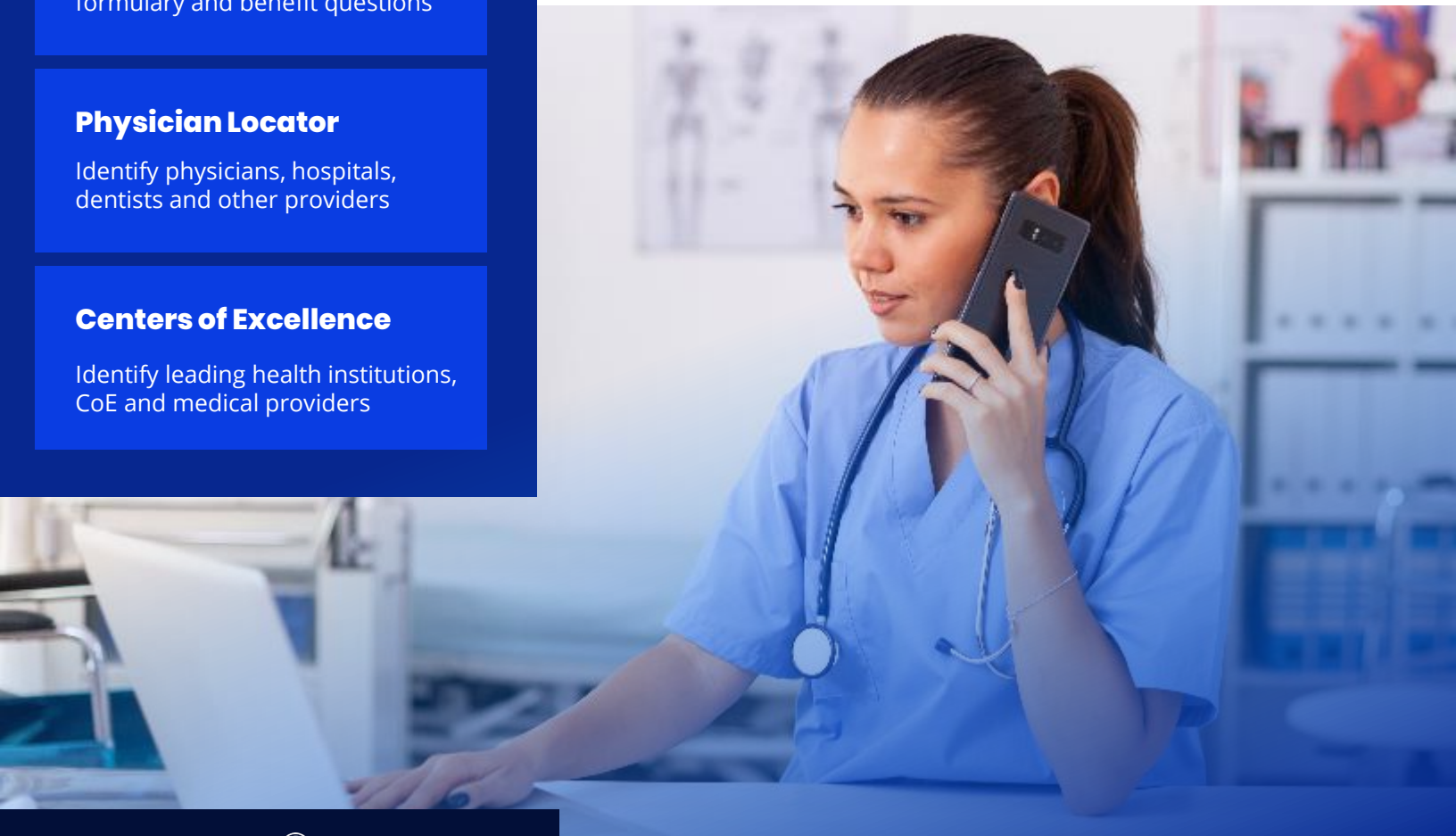
HEALTHCARE NAVIGATION SERVICES

Personal Health Advocates

Our team of trained Personal Health Advocates are skilled at deciding the right course of treatment, understanding care options, and resolving billing issues. Advocacy experts will help employees no matter what the issue – saving time, money, and worry.

Care Coordination: The Personal Health Advocate helps Members coordinate care among physicians and medical institutions.

Medical Director and Administrative Support: Physicians and administrative staff support the Personal Health Advocates.





Negotiations for Uncovered Bills

Negotiations for uncovered medical or dental bills with a balance of \$400 or more



Critical Pricing Information

We actively make use of critical pricing trend information



Easy-to-Read Results

Easy-to-read Savings Result Statement that summarizes negotiation outcome



Provider Sign-Offs

Provider sign-off on payment terms and conditions

Bill Negotiation

LOWER COSTS ON MEDICAL & DENTAL BILLS

Expert Negotiators at Work

Anytime a member or employee has a medical bill over \$400 not covered by their insurance, our skilled negotiation team will work with all providers to get a discount. Successful negotiations can save hundreds, and sometimes thousands, of dollars.

They will learn from our experts how to use their benefits wisely in the future—such as using in-network providers. Members and employees will get immediate relief and your benefits will be more effective.



Did you know?

61% of adults surveyed who asked their doctor for a discount got one!*

*Rosen, Martin and Leibowitz, MD, Abbie. The Healthcare Survival Guide. HealthAdvocate Publishing, Inc. 2009. Print.

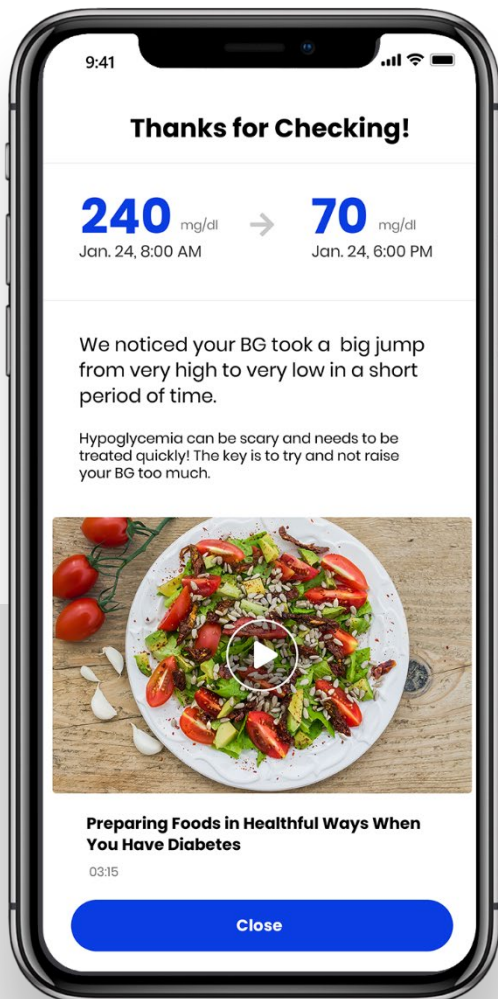
Chronic Care

SCALING PRECISION CARE GUIDANCE

Award-Winning chronic disease app

Chronic Care is a digital solution that supports people aged 18 and older with diabetes, prediabetes, hypertension, heart failure, and behavioral health issues by delivering intelligent, real-time coaching at scale¹.

This app integrates with hundreds of devices, trackers and health apps, allowing users to connect their existing devices. Improvements were observed in clinical data showing an A1C drop of 1.7 - 2.0 points on average* and cost savings of \$3,048 - \$3,252 per patient annually†.



FDA approved

Delivering an evidence-based care model through a powerful digital platform, with a suite of solutions tailored to specific chronic conditions. Our solution engages members through a smartphone app to give people real-time, personalized tips to better self-manage their conditions.

01

Diabetes

Coaching messages support self-management behaviors.

02

Hypertension

Tracking and coaching on blood pressure and lifestyle management.

03

Prediabetes

A Digital CDC PreventT2 Program.

04

Behavioral Health

Work through common challenges with a customized action plan.

05

Heart Failure

Symptom tracking with the goal of improving quality of life and reducing hospitalization.

¹ Indicated for use by patients aged 18 and older who have type 1 or type 2 diabetes and their health care providers. Our Chronic Care product is not intended to replace the care provided by a licensed health care professional. Our Chronic Care product should not be used by patients with gestational diabetes or patients using an insulin pump. Contact us for complete labeling.

* A multiple-study clinical trial program was conducted with WellDoc proprietary algorithms used in addition to the usual standard of care. A1C was reduced by 1.9% in a 1-year study (N=163; P=0.001) and by 2.03% in a 3-month study (N=30; P<0.02) versus 0.7% reduction with usual care in both studies.

† IBM Watson Health™, formerly Truven Health Analytics created a complex custom algorithm and applied it to the MarketScan data, resulting in quantized total costs broken down by A1C levels in a way that was comparable between ages, stability and degree of glycemic stability/control.

Companion Care

CAREGIVERS NEED EMPLOYER SUPPORT

Providing Care for Loved Ones

With nearly 50% of the workforce already responsible for an aging loved one's care, employers are facing what is fast becoming a caregiving crisis.

Companion Care connects a fully curated and trained network of youthful, energetic adults, with employees for their respite care needs. Programs improve overall employee work/life balance and productivity by reducing absenteeism. All companion caregivers undergo robust background checks and training to serve employees.



Childcare

- Virtual school monitoring
- Homework organization
- Breakfast, lunch, & snack prep
- School and activity transportation



In-Home Support

- Organization
- Yard work
- Meal prep
- Errands
- Grocery shopping / drop-off



Elder Care

- Companionship
- Medical appointments
- Exercise
- Technology assistance
- Community mobility

1 of 3

Employees Will Leave Their Job

Employees reported caregiving as a reason for leaving their job

80%

Are Negatively Impacted

Caregivers feel caregiving negatively impacts their work 80% of the time

21 hrs/wk

Actively Caretaking

Employees spend 21 hrs/wk to provide care to their loved ones

15

Cigarette Equivalent

Fifteen Daily cigarettes are equivalent to the effects of loneliness*

*Darling, Lynn. "Is There a Medical Cure for Loneliness." AARP.org, 11 Dec. 2019.



Improved Presenteeism

Reduced absenteeism and improved employee engagement

Employee Retention

Improved employee satisfaction and employee retention

Health Outcomes

Reduced stress & anxiety, decreased depression, improved compliance with preventative screenings and vaccination

Live Support

Expert advisors are available via mobile messaging and video

Dedicated Advisors

Caregivers have a dedicated Social Worker or Nurse Care Adviser

Caregiver Support

ASSISTANCE FOR WORKING CAREGIVERS

Care for the caregiver

An online family caregiving service that connects employees with expert care advisors dedicated to helping care for them and their loved ones. Our care advisors will help individuals build a personalized plan that provides ongoing support for family caregiving. Reduce hospitalizations and unexpected time off when engaging with Caregiver Support.

Did you know?

Evidence reflects that providing family caregivers with expert advice improves the wellbeing of these employed caregivers. When family caregivers are educated and empowered, their wellbeing and absenteeism is improved and they experience drops in depression, anxiety, and stress.



Doctor **Chat**

MEDICAL SPECIALISTS

Medical Specialists at Your Fingertips

Ask medical questions to board-certified physicians online, with specialists available including:

Primary care, Psychologists, Pharmacists, Dentists, Gynecologists, Dermatologists, Fitness Trainers, Alternative Medicine, Ophthalmologists, Dietitians, Pediatricians.

01

**\$0 Consults
24/7**

Service is free, unlimited, and completely confidential. Spouses and Dependents are also welcome to use the services.

02

**Cost
Effective**

Make more efficient use of healthcare dollars by catching problems earlier when using Doctor Chat.

03

**Save Time
& Money**

Reduce lost productivity, plus save between 25% - 30% on average with online doctor consults.

04

Convenience

Save unnecessary office visits and catch problems earlier with instant access to the specialists of your choice.

Telehealth

\$0 CONSULT TELEHEALTH

Your Anytime, Anywhere Doctor's Office

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor or counselor by phone or secure video.

Pediatricians are available 24/7, and family members are also eligible. With \$0 consults, we treat over 50 common medical conditions including:

Acne / Rashes	Allergies
Cold / Flu / Cough	Constipation / Diarrhea
Ear Problems	Fever / Headache
Insect Bites	Nausea / Vomiting
Pink Eye	Respiratory Issues
UTI's / Vaginitis	And More



Board Certified Doctors

U.S. board-certified doctors and licensed counselors with an average of 15 years of experience.



Secure Consultations

Consultations are always convenient, private and secure.



Convenient Prescriptions

Prescriptions can be sent to your nearest pharmacy, if medically necessary.



Enhanced Telehealth

MEDICAL, DERMATOLOGY AND BEHAVIORAL

An Upgraded Experience with Proven Returns on Investment

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or app.

Gain access to unlimited Dermatology consults, and 3 visits to a Behavioral Health Professional per family, per year.* Treating over 80 conditions:

Acne / Rashes	Allergies
Cold / Flu / Cough	Constipation / Diarrhea
Ear Problems	Fever / Headache
Anxiety / Depression	Nausea / Vomiting
Grief / Loss	Relationship Issues
Addictions	And More



\$0 Medical Consults

Unlimited virtual visits with U.S. board-certified doctors for \$0 for the whole family who can diagnose and prescribe in real-time.



Unlimited Dermatology

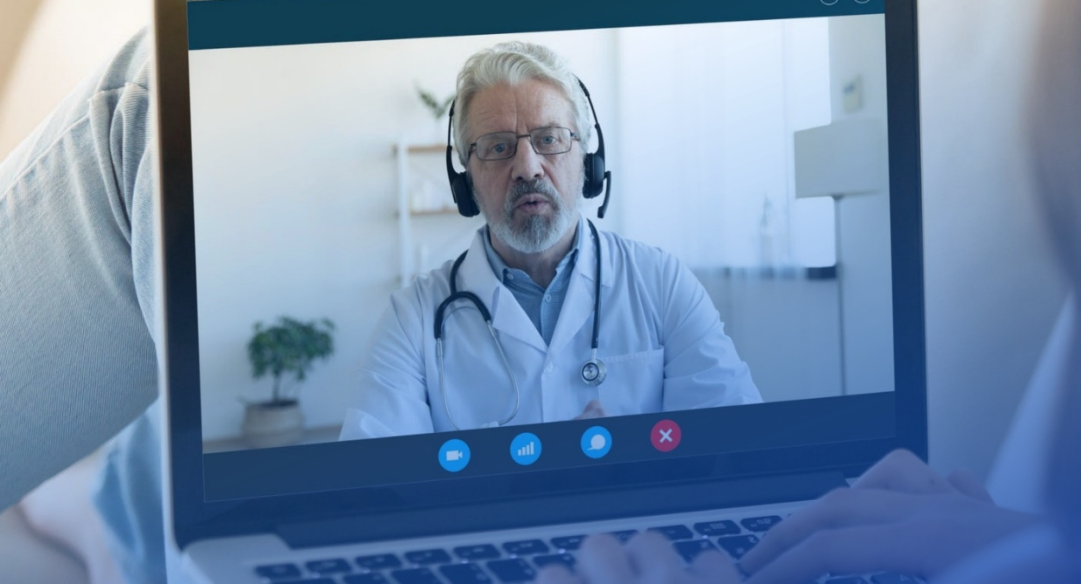
\$0 Copay on every virtual visit with a licensed Dermatologist, with unlimited access available to the whole family.



\$0 Behavioral Consults

Virtual visits with licensed behavioral therapists with \$0 Copay for 3 consults per family per year.*

*Additional calls are \$90 per consult



Virtual Primary Care

MESSAGING, CHAT, VIDEO & CALL ENABLED

Seamless care for the whole person

Integrated team of top primary care and behavioral health physicians to provide unbiased, confidential care through message-based and video interactions.

Key components of Virtual Primary Care:

Health Risk Assessments	Behavioral Health
Triage for ER & Urgent Care	Preventative Care
Referrals to Specialists	Acute Illness Treatment
Lab Orders & Reviews	Gastrointestinal Issues
Fever & Flu Symptoms	Diet & Exercise Education
Asthma & COPD	And More



Convenient

Contact a primary care or behavioral health physician and answer a few questions. Our doctors will get to the bottom of the issue.



Personalized

Treatment plans based on the unique needs of every patient. Interactions with physicians include follow up questions free of charge.



Comprehensive

We provide health screenings and assessments to determine potential risk factors in order to manage specific issues and conditions.



Licensed Therapists

Therapists who assist with language disorders, impairments, articulation, lost speech skills, accent modification, stuttering, and more.



Coverage for the Whole Family

In childhood, speech sound disorder (SSD) poses a barrier to academic and social participation.



Executive Speaking

We have treatment plans to improve executive function skills, which impact spoken and written language.



Injury Recovery

Therapy may include retraining of swallowing function if an injury or medical condition occurs.

Speech Therapy

SUPPORT FOR EVERY AGE

Increase clarity and communication

Communication disorders such as speech impairments cost the United States approximately \$154–186 billion annually. With jobs progressing away from being manual-based jobs to jobs based on communication abilities, speech has become a critical part of a successful workforce.

Stroke victims can improve communication by restoring as much language as possible, teaching how to compensate for lost language skills, and learning other communication methods.



MSK Care

BACK & NECK PAIN RELIEF

The Solution to Back Pain

Our MSK Care product delivers a digital therapeutic experience to establish member relationships that mimic in-person interactions using a motivational interviewing (MI) foundation.

- On-demand access to specially-trained coaches
- Video and chat interactions
- Behavior change focus



The Need for On-Demand Guidance

Lower back pain is the leading cause of disability worldwide, and is responsible for one third of all work-related injuries and illnesses. In the US, lower back pain accounts for more lost workdays than any other occupational musculoskeletal condition.

Over 33 million Americans suffer from lower back pain every day, and is the third most expensive health condition in the United States, costing over \$80 Billion in medical costs each year.

44%

Conversion from Marketing to Signup

78%

Participate in Health Coaching

21%

Reduction in Office Visits/Episodes

41%

Improvement in Pain and Movement



Healthcare Information

Healthcare information at any time 24/7, 365 days a year

At-Home Care

Simple home care measures for non-urgent conditions

Direction to Care

Evaluation and direction to appropriate care (911, ER or urgent care for life-threatening conditions)

Symptom Answers

Answers about symptoms and medication usage

Unlimited Access

Unlimited access for clinical and insurance-related issues

Nurseline

24/7 ACCESS TO ANSWERS

Medical information and help

Finding the right answers at the right time is at the heart of what we do. Nurseline offers unlimited access to highly trained registered nurses for help and information, 24/7.

Employees will make smarter decisions, reduce unnecessary trips to the ER or doctor, and get the healthcare help they really need – saving time, money and worry.

Did you know?

56% of emergency room visits were avoidable.*

The decision to receive treatment at an emergency room is one of the many reasons Americans spent \$3 trillion on healthcare in 2014.*

*<https://www.debt.org/medical/emergency-room-urgent-care-costs/>

Physician Locator

REDUCING WASTED TIME & PRODUCTIVITY

Improve employee productivity

Companies lose \$26 billion a year from extra absence on the part of employees who have to deal with health benefits administrators. Physician Locator concierge services will expertly assist employees and reduce wasted time.

\$21.6 billion a year in productivity is lost simply from the time employees spend on the phone with health insurance representatives, this is where Physician Locator can significantly reduce that time. Employees can utilize our healthcare experts to guide them and their families, which will maximize in-network claims.



Member Story

The Problem

1. Joanne was unsure if a surgery she needed was covered under her plan
2. She was also worried about any potential out-of-pocket costs
3. In the past, she would have made multiple calls to the surgeon's office and her insurance company, trying to get a clear answer

Our Solution

1. We confirmed that the surgeon and facility were in her plan's network
2. Explained her plan's coverage and the percentage she would be responsible for
3. Connected Joanne to a Personal Health Advocate who could answer her questions about the procedure and the estimated recovery time



Second Opinion

PERSONALIZED GUIDANCE

Improve employee outcomes

Led by an experienced team of physicians and nurses, it offers unique, concierge-level guidance to the right medical experts for in-person and remote second opinions, helping to ensure the accuracy of diagnoses and treatments and the use of best-in-class care.

Our dedicated clinical team will coordinate and manage the entire second opinion process, including finding the right specialists to meet each individual's unique care needs.

We coordinate second opinion visits (in-person or remote) and facilitate the transfer of medical records, and provide comprehensive reporting on medical outcomes, cost savings and ROI.



Clinical Intake Process

Perform a detailed clinical intake including the employee's medical history and treatments to date



Locate Physicians

We search over 58,000 Academic Centers and Centers of Excellence, to connect employees to the right world-class specialists



Care Coordination

Collaboration with treating physicians, pre-visit testing, post-appointment follow up and in-hospital and treatment decision support

Teledentist

FAST DENTAL RELIEF

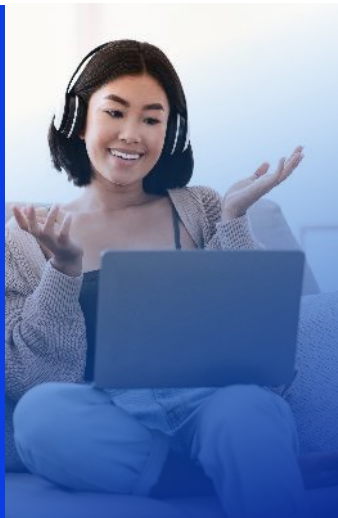
Fast Response and Professional Solutions

Our Teledentist solution helps solve for most dental and oral health problems. With a two-phase teledentistry solution that combines technology and reliable, time-sensitive dental care and follow up care for the 5 million patients who suffer annually from a urgent oral/dental problem.

01

Video Consult & Diagnosis

- Board Certified Dentists for consults
- Scripts emailed to patients as needed



02

Connecting Patients & Dentists

- Schedules follow-up dental appointments
- Next-day care for urgent dental needs



Filling a Dental Void

In 2016, 2.1 million patients went to an ER or Urgent Care clinic seeking help for a dental problem. They wasted time and money because knowledgeable dental professionals don't work at those locations.

The average American hasn't been to a dentist in the past 3 years, while 5 million patients annually have an urgent oral/dental care need with over 50% of Americans not having dental insurance.

We are your members' safety net when they unexpectedly need a dentist.

Connect in Minutes

All Dentists are board licensed and vetted by multiple national companies

Dentists will hold time on calendars for next business day for urgent care needs

Video interaction via computer or smart phone and diagnosis given

Corrective action prescribed at patients preferred date and time

Telepet

\$0 CONSULT TELEHEALTH

Most Americans have Pets

On average, pet parents deal with about four issues per month. We offer real-time veterinary support services where pet owners can consult with a professional in seconds via phone, live chat, mobile messaging, or email.

Telepet services drive the recruitment and retention of valued employees, especially millennials. These benefits empower pet owning employees to care for their pets efficiently, leading to less time away from the office.

75% of Americans in their 30's have dogs, and 51% have cats and the number is growing. Employers can reduce their employee's potential for financial stress due to a pet emergency by having a pet care benefit in place.



Emotional Wellbeing

Pet owners have more positive moods, more ambition, greater life satisfaction, and lower levels of loneliness.



Financial Wellbeing

Employers can reduce their employee's potential for financial stress due to a pet emergency.



Physical Wellbeing

Pet owners are in better physical condition than non-pet owners, and they made 15% fewer doctor visits.

Behavioral Health

MENTAL WELLNESS SOLUTIONS



The Calm App

With over 100 million downloads, The Calm App practices mindfulness, sleep improvement techniques, and tapping into meditation exercises.



Customized Podcasts

We offer private podcasts which allow for employees to better understand the language of mental health and to build on self help tips.



Unlimited Counseling

Significant improvements in work presenteeism, work engagement, workplace distress, work absenteeism, and happiness.



Enhanced Telehealth

Unlimited access to acute primary care, dermatology and 3 behavioral health consults with licensed, NCQA credentialed providers 24/7.



Mental Wellness Courses

Give your clients access to budget-friendly tools to increase resiliency, problem-solving, improve self-esteem, and help manage their stress.



Therapy Chat

Delayed care can equal more expensive care. Therapy Chat can reduce expensive claims dollars and save employers thousands.

The Calm App

AWARD-WINNING MINDFULNESS APP

Over 100 million downloads

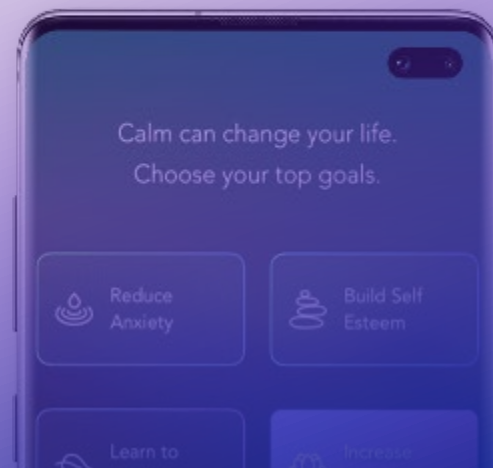
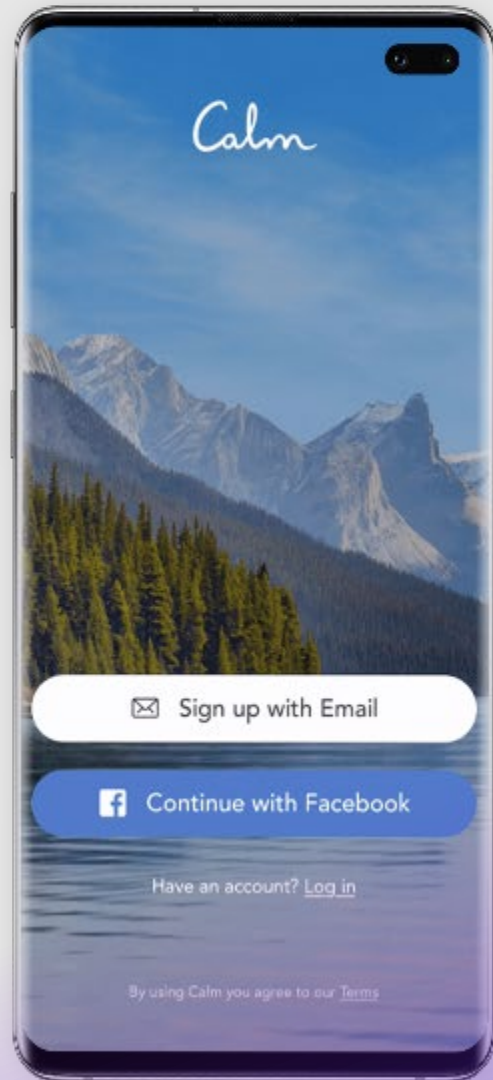
Bring Calm to your workplace – only 31% of employees say their company has successfully addressed employee mental health, according to a PwC survey. Calm users practice mindfulness, sleep improvement techniques, tap into relaxation and meditation exercises.

The full catalog contains multi-day series that focus on specific goals (i.e., managing stress, focus, calming anxiety, sleep, happiness, gratitude, self-esteem). Calm has guided sessions (e.g., body scan, loving-kindness) from 3 to 30 minutes and unguided meditations, with new programs regularly being developed.



What Calm has to Offer Members

- | | |
|--------------------|----------------|
| 1. Managing stress | 5. Happiness |
| 2. Focus | 6. Gratitude |
| 3. Calming Anxiety | 7. Self-Esteem |
| 4. Sleep | 8. Much More |

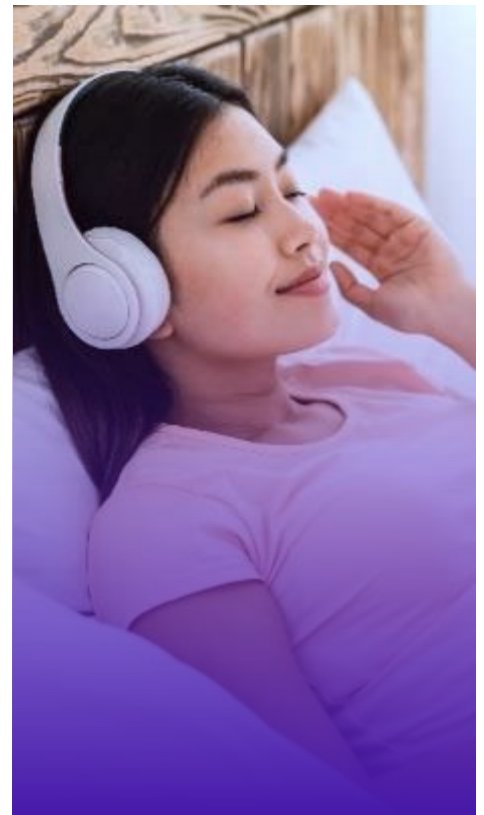


Customized Podcasts

FASTEST-GROWING ENGAGEMENT TOOL

Corporate Solutions

Build a corporate communication strategy surrounding Mental Health. We offer private podcasts which allow for employees to better understand the language of mental health and to build on self help tips. Better mental health means less prescription medication, and reduced claims dollars for employers.



01

Experts

Nationally recognized talent with Sheila Hamilton and medical experts

02

Customized

Custom for each podcast to maximize company branding

03

Personal

CEO podcast interview to show commitment to mental health

04

Relevant

Crisis topic turnaround in one week or sooner

05

Bilingual

Peer to Peer Interviews, with bilingual options available

06

Scalable

A stable and scalable platform for immediate release

Unlimited Counseling

AVAILABLE TO THE WHOLE HOUSEHOLD

Assistance Balancing Home & Work

Unlimited Counseling services is a confidential resource that helps individuals deal with life's challenges and the demands that come with balancing home and work.

We provide confidential, professional referrals and face-to-face counseling session opportunities for a wide variety of concerns.

Anxiety	Depression
Marriage Problems	Relationship Challenges
Grief & Loss	Stress
Substance Abuse	Anger Management
Work Pressures	And More

Confidentiality

Our Unlimited Counseling program upholds strict confidentiality standards. Nobody, including an employer, will know when employees have accessed the program unless specifically granted permission or there is a concern that presents the program with a legal obligation to release information.

Technology

- Practical tools & resources to practice resiliency, mindfulness, and other skills
- Search engines for dependent care, education, legal, financial, and convenience services
- Secure video counseling through a private portal
- On-demand Education
- Bilingual content (English & Spanish)
- Mobile App
- Call/Live Chat with Counselors
- Video/In-Person Counseling

Expert Consultations

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources.

Legal Assistance

Free telephonic or face-to-face legal consultation.

Financial Assistance

Expert financial planning and consultation.

Family Assistance

Consultation and referrals for everyday issues, such as dependent care, auto repair, pet care, home improvement and more.



Enhanced Telehealth

MEDICAL, DERMATOLOGY, BEHAVIORAL

An Upgraded Experience with Proven Returns on Investment

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or app.

Gain access to unlimited Dermatology consults, and 3 visits to a Behavioral Health Professional per family, per year.* Treating over 80 conditions:

Acne / Rashes	Allergies
Cold / Flu / Cough	Constipation / Diarrhea
Ear Problems	Fever / Headache
Anxiety / Depression	Nausea / Vomiting
Grief / Loss	Relationship Issues
Addictions	And More



\$0 Medical Consults

Unlimited virtual visits with U.S. board-certified doctors for \$0 for the whole family who can diagnose and prescribe in real-time.



Unlimited Dermatology

\$0 Copay on every virtual visit with a licensed Dermatologist, with unlimited access available to the whole family.



\$0 Behavioral Consults

Virtual visits with licensed behavioral therapists with \$0 Copay for 3 consults per family per year.*

*Additional calls are \$90 per consult



Top Health Topics

Mental Wellness Courses offer 24/7 access to courses taught by expert therapists

Parenting

Relationships

Sexuality

Depression

Grief / Loss

Anxiety

Positive Psychology

Resiliency

Mindfulness

And More

Mental Wellness Courses

BUDGET-FRIENDLY BEHAVIORAL HEALTH

Unlimited, 24/7 access to virtual courses

Our Mental Wellness Courses are informative, engaging, and simple to use. Based on Neuroscience research, each course is designed to lead to long-lasting emotional and behavioral change. Employees have access to hundreds of videos led by expert therapists to reduce stress and promote mental health and wellness.

Did you know?

Employees feel that mental wellness coverage is missing, with 65% of workers saying they don't feel their employer offers benefits or programs that help support or improve their mental wellbeing

* MetLife research released in April 2020

Therapy Chat

ONLINE ACCESS TO MEDICAL SPECIALISTS

Make more efficient use of healthcare dollars

Ask medical questions to board-certified physicians and specialists online. Our doctors can quickly diagnose a medical issue and provide guidance for a speedy recovery. A consult for a psychiatric issue can result in the member seeking care immediately, saving hundreds of dollars in costs if they had waited for the issue to progress.

Psychologists	Primary Care
Pharmacists	Dentists
Pediatricians	Gynecologists
Ophthalmologists	And More



\$0 Consults, Anytime

Service is free, unlimited, and completely confidential. Spouses and Dependents are welcome to use the service.



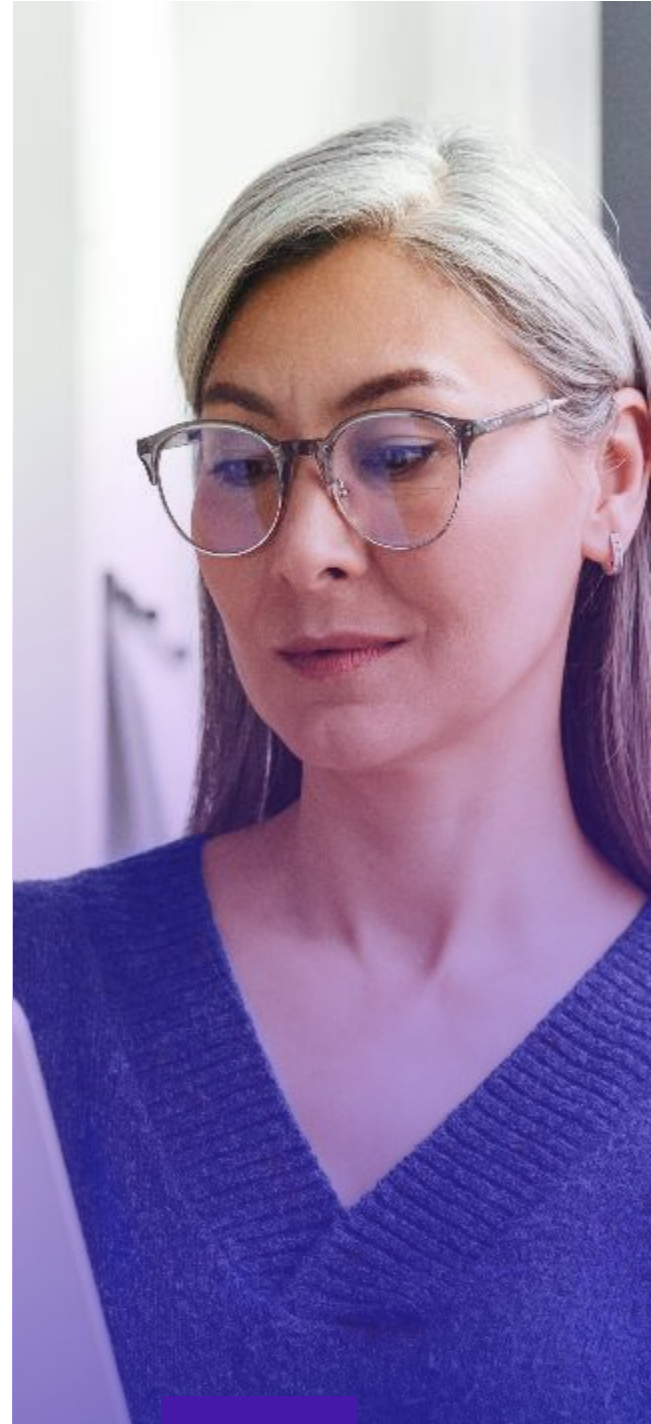
Save Time & Money

Reduce lost productivity, plus save between 25% - 30% on average with online doctor consults.



Instant Access

Save unnecessary office visits and catch problems earlier with instant access a chosen specialist.



Lifestyle & Health

SAVING-BASED SOLUTIONS

→ Diabetic Supplies

Save on the medical equipment including a full line of diabetes testing supplies that are delivered directly to the member's home.

→ Discount Dental

Accepted nationwide with no limitation on services or use, covering all dental services and specialties, including orthodontia.

→ Discount Hearing

Free annual Hearing Screening through our Discount Hearing services and up to 70% discounts off top brands of hearing aids.

→ Discount Imaging

Access to a premier radiology network offering high-quality, imaging solutions for the uninsured, high deductible health plans, or self-payers.

→ Discount Lab

Skip the doctor's office with access to more than 300 different blood tests from nationally-accredited well-known clinical laboratories.

→ Discount Medical

Our U.S. based board certified physicians can consult, diagnose and if medically appropriate, and even prescribe medication.

→ Discount Pharmacy

Access to the lowest-priced prescriptions, over-the-counter medications, and supplements with free nationwide delivery.

→ Discount Vision

Access to a nationwide vision care discount network consisting of over 10,500 providers including private practice and optical retailers.

→ Fitness

Fitness participants are guaranteed lowest rates to thousands of gyms, where they can choose from major chains and community favorites.

→ Lifestyle Savings

Save money on sports tickets, entrance to top attractions, theme parks, shows, movie tickets, hotels, rental cars and much more.

→ Pet Locator

Members get exclusive access to our platform which notifies them when their pet leaves a designated safe place.

Diabetic Supplies

FINE-QUALITY DIABETIC SUPPLIES

Prices less than big-box retailers

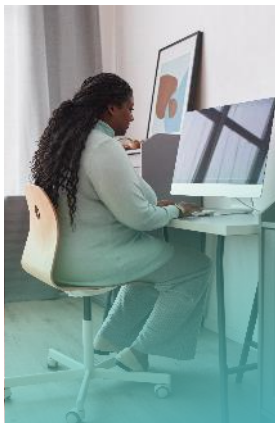
A new way to save on the medical equipment needed for members with chronic conditions. We offer an annual testing program and pricing tiers. All the products are shipped to a preferred residence. No prescription is required for testing supplies.

Fine-quality diabetic supplies at prices less than big-box retailers and national pharmacy sale prices. Diabetic supplies can help individuals save on OTC diabetic supplies from Advocate Redi-Code.



Decrease Impact

Diabetes complications may prevent working entirely or increase absenteeism for those who work; with access to discounted supplies, employees can work more consistently and for longer.



Decrease Costs

On average, people with diagnosed diabetes have medical expenditures approximately 2.3 times higher than what expenditures would be in the absence of diabetes.



Diabetes Costs

The largest components of medical expenditures for diabetes care include prescription medications to treat complications of diabetes (30%), and diabetes supplies (15%).

\$3.3
BILLION

Impacts from absenteeism

Indirect costs include increased absenteeism

\$26.9
BILLION

Costs of reduced productivity

Indirect costs of reduced productivity while at work

\$37.5
BILLION

Inability to work from illnesses

Costs due to the inability to work as a result of a disease-related disability

\$19.9
BILLION

Lost productive capacity

Lost productive capacity due to early mortality



Employee Habits

People with dental benefits are more likely to visit a dentist, take their children to the dentist, and have better overall health



Broad Service Range

With discounts up to 50% on preventive, diagnostic, restorative, endodontics, periodontics, oral surgery, and orthodontics.



Avoid ER Visits

According to the American Dental Association, dental pain accounted for 2.1 million emergency room visits in 2010.

Discount Dental

LOWER COSTS TO IMPROVE ORAL HEALTH

Thousands of credentialed dentists

The negative impacts of poor dental health go beyond having bad teeth; they also affect health, employment, and well-being. Poor oral health has long-term effects associated with serious illnesses like cardiovascular disease, certain types of cancer, pneumonia, dementia and Alzheimer's disease, and birth complications. By providing lower costs to improve oral health, serious and expensive medical issues can be mitigated and avoided altogether.

Did you know?

74 million Americans have no dental coverage – that's almost one-quarter (23%) of the population or more than double the percentage that lacks health insurance.

Discount Hearing

HEARING TREATMENT AND DISCOUNTS

Nationwide network

Receiving hearing loss treatment can improve quality of life, increase energy, and help individuals connect with colleagues, clients, friends, and family. They can also help to conserve the hearing that remains. Hearing loss treatment can improve an individual's ability to perform well and be an active part of the workplace.

Hearing aids were shown to reduce the risk of income loss by 90 to 100% for those with milder hearing loss, and from 65 to 77% for those with moderate to severe hearing loss. Untreated hearing loss can decrease an employee's annual income by as much as \$30,000.



\$0 Consults, Anytime

Service is free, unlimited, and completely confidential. Spouses and Dependents are welcome to use the service.



Save Time & Money

Reduce lost productivity, plus save between 25% - 30% on average with online doctor consults.



Fully Credentialed

Nationwide imaging network of over 2,900 imaging providers

Reduce Employer Costs

Low-cost imaging centers can help reduce costs by 62%

Improve Outcomes

Increased imaging could save up to \$1.2 billion annually in the treatment of stroke patients

Reduce Admissions

CT scan reduce the number of unnecessary hospital admissions

Limit Invasive Procedures

CT scans can detect a polyp before it is cancerous, which is less invasive than a cardiac catheterization

Discount Imaging

DETECT CONDITIONS EARLY

Offset PET, MRI, and CT imaging expenses

Detect conditions before they worsen to the point of needing surgery. Diseases and conditions caught in the late stages usually require more intensive treatment or surgery, which normally comes with higher costs and complications.

Did you know?

Every \$1 spent on in-patient imaging correlates to approximately \$3 in total savings, and every \$385 spent on imaging decreases a patient's hospital stay by one day, saving approximately \$3,000 per patient.*

*Study conducted by researchers at Harvard Medical School



Global market for blood testing

Expected to grow at a compound annual growth rate of approx. 11.25% (2020-2027)



Lifelong health screening

A cost-effective preventative measure that can detect risks early



Monitoring treatments

Leading to better prognoses and more favorable outcomes



Transparent costs

Price compare and pre-purchase tests, with no hidden costs

Discount Lab

BETTER DISEASE MANAGEMENT

Over 300 blood panels

Laboratory tests are included in nearly 25% of U.S. patient care quality indicators for adults. Laboratory medicine professionals play a critical role in ensuring high-quality, cost-effective clinical care with informed interpretations of results.

For members with insurance, the prices are often lower than the co-pay and deductible that a doctor will charge; and for the uninsured or those on an HRA, HSA, FSA, or other plan, members can screen their health within their budget.



Did you know?

Discount Lab can help members catch health conditions early, monitor a chronic disease, such as diabetes, determine if treatment is working, and check if organs work properly.

Discount Medical

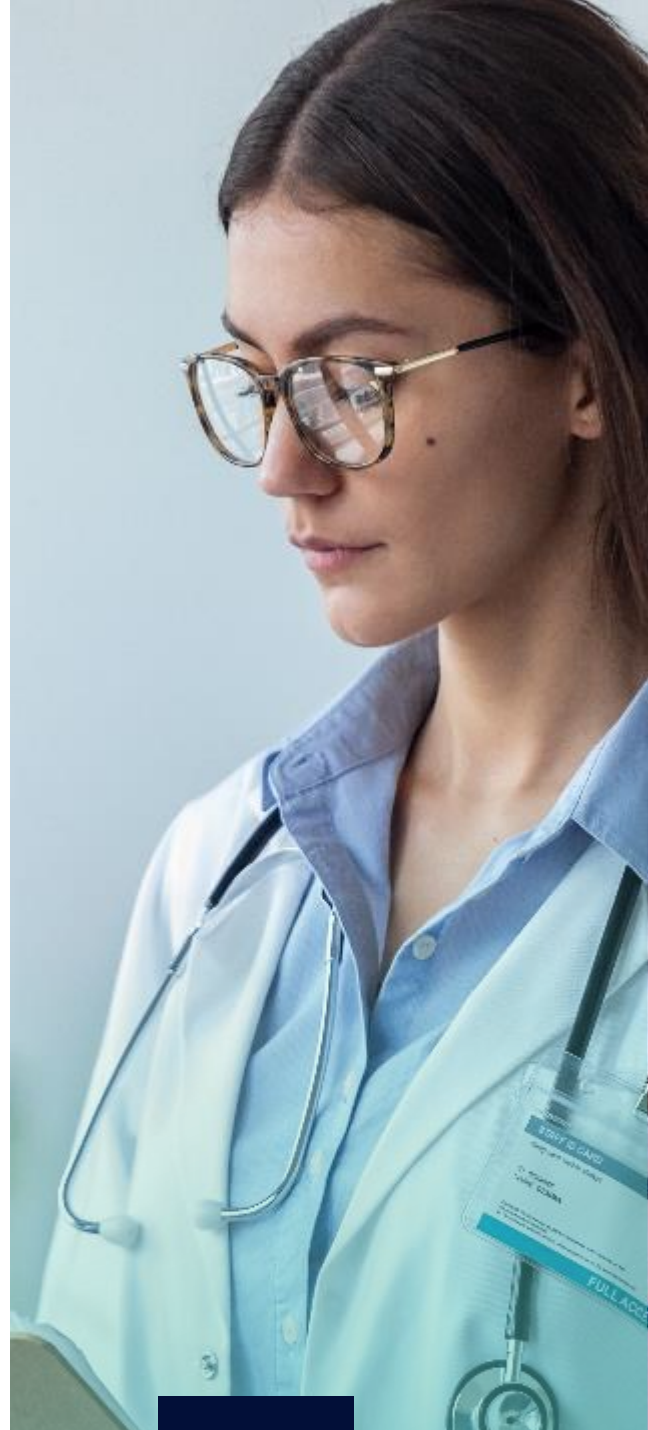
MEDICAL SERVICES DISCOUNTS

Save on physicians & ancillaries

Competitive Health's Discount Medical benefit provides savings at over 410,000 physicians and over 45,000 ancillaries (lab, x-ray, imaging, durable medical equipment, home health care). Members can benefit significantly from medical services by utilizing the contracted provider networks.

Participating providers include:

Weight Loss	Infertility
Pediatricians	Family Doctors
Allergists	Dermatology
Internal Medicine	And More



Lower Absenteeism

Service is free, unlimited, and completely confidential. Spouses and Dependents are welcome to use the service.



Five Risk Factors to Absenteeism

High blood pressure, smoking, diabetes, physical inactivity, and obesity cost US employers \$36.4 billion a year



Impact the U.S. Workforce

Workplace programs that promote and protect health could reach more than 157 million US workers



Discount Pharmacy

SAVE MONEY ON PRESCRIPTIONS

No insurance needed

Discount Pharmacy is an easy way to help employees and their families with all their prescription drug needs. Instantly receive an average savings of up to 65% on drug prices and is available at over 59,000 pharmacies nationwide.

Members do not need insurance to get lower-priced prescriptions, and Discount Pharmacy does have some prescriptions priced lower than insurance, so employees should always inquire at the pharmacy before purchase.



Online portal for pharmacy savings

Members can search for prescriptions online and compare prices and confirm availability and preferred pharmacies before going in-person.

Reduce Sticker Shock for employees and their families. High deductibles, high pharmacy copays, drugs not covered on the formulary, the list goes on and on. Discount Pharmacy saves employees and their families money on prescriptions.

Discount Vision

MEDICAL SERVICES DISCOUNTS

Save on private & optical retailers

Nationwide vision care discount network consisting of over 10,500 providers including both private practice providers and optical retailers such as Sears Optical, JC Penney Optical, Target Optical, LensCrafters, Vision Works, For Eyes Optical, Walmart Vision, and most Pearle Vision locations.

Average discounts of up to 50% off on frames, prescription lenses and sunglasses.

12
MILLION

**Vision
impairment**

12 Million people 40 years and over in the U.S. have vision impairment

6.8%
OF CHILDREN

**Diagnosed eye &
vision conditions**

6.8% of children in the U.S. have a diagnosed eye & vision condition

93
MILLION

**High risk for
serious vision loss**

93 Million adults in the U.S. are at risk of vision loss, but only half have visited an eye doctor in the past 12 months

\$145
BILLION

**Annual economic
impact**

The annual economic impact of major vision problems among the adult population 40 years and older is more than \$145 billion





Lower Healthcare Costs

People with cardiovascular disease lowered their medical bills by an average of \$2500 a year if they followed a consistent exercising routine.

Prevent Heart Disease

Individuals without heart disease and a risk factor of one saved around \$500 a year in healthcare costs.

Avoid Hospitalizations

Among an established high-risk group such as those diagnosed with heart disease or stroke, those who engaged in regular exercise activities reported a much lower risk of being hospitalized, (having) an emergency room visit, and use of prescription medications.

Fitness

DISCOUNTED RATES

Access to gyms & online fitness programs

Discounted rates for memberships at thousands of in-person and online gyms, including big names such as 24 Hour Fitness, LA Fitness, and Curves. Fitness discounts on Zumba Fitness, exercise equipment, and fitness trackers are also available.

Regular physical activity helps improve overall health, fitness, and quality of life. It also helps reduce the risk of developing chronic conditions like type 2 diabetes, heart disease, many types of cancer, depression and anxiety, and dementia.

Did you know?

An economic model based on survey data found that adults who engaged in at least 30 minutes of moderate to vigorous physical activity at least five times per week had lower healthcare expenditures and resource utilization compared with those who did not exercise as much.

Lifestyle Savings

AN EMPLOYEE HAPPINESS PROGRAM

Prices less than big-box retailers

Lifestyle Savings offers exclusive discounts on preferred seating, tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels, rental cars, and much more. Foster goodwill towards employees by offering cost-saving ways to enjoy themselves in their free time, building loyalty and trust.

Our exclusive discount platform also helps members save at Marriott, Hyatt, Hilton, Ritz-Carlton, Holiday Inn, and many other properties worldwide.



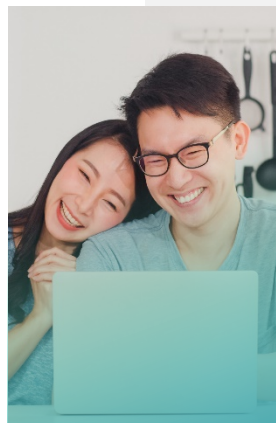
Theme Parks

Save money on theme park admissions to the nations largest names such as Disney®, Universal Hollywood®, SeaWorld®, Busch Garden®, Six Flags®, and much more!



Hotels & Rental Cars

Get the lowest rates on popular rental cars and help members save at Marriott, Hyatt, Hilton, Ritz-Carlton, Holiday Inn, and many other properties worldwide.



Technology Savings

Discounts and limited time promotions for top technology sales from Dell, Acer, Amazon, HP, Lenovo, Logitech, and more.



Impacts from absenteeism

Indirect costs include increased absenteeism



Costs of reduced productivity

Indirect costs of reduced productivity while at work



Inability to work from illnesses

Costs due to the inability to work as a result of a disease-related disability



Lost productive capacity

Lost productive capacity due to early mortality



Emergency Contact Info

Easily store your contact information as well as emergency contacts to be notified in the case your pet goes missing.



Veterinarian Information

Store your pet's veterinarian contact information in case you cannot be reached.



Stored Documents

Save documents such as pet insurance carrier and policy numbers, city registration, and records.



Easy-Print Lost Poster

If your pet goes missing you can quickly print a poster with your pet's information.

Pet Locator

GPS LOCATION & PET INFORMATION

QR code animal tags keep your pets safe

Store all of your pet's information and your contact details in one place. When your pet's ID tag is scanned their pet profile can be accessed with information such as your phone number, your pet's medical needs, and more.

The owner is notified by SMS notification when the QR code is scanned, as well as receiving a GPS location of where the scan occurred.

How it works

1. Scan the QR code that holds the embedded pet profile URL
2. Or visit PinPaws.com and enter the pet ID number
3. Or call Pin Paws toll-free 24/7 at: 1.844.PINPAWS



Did you know?

81% of people think of pets as family members and 77% talk about dogs as if they were human?



WellCard Savings

AN EMPLOYEE HAPPINESS & SAVINGS PROGRAM

24/7 Dentist

Video chat with a dentist!
Follow-up visits with brick & mortar dentists can be scheduled, when necessary.

24/7 Doctor

Access to licensed, credentialed physicians 24/7 by phone and video.

24/7 Pet

Always available service for pets, with talk, chat, or messaging available to communicate with our dedicated team of veterinary telehealth specialists.

Cash Rewards

All on-line purchases made through the cash back program will be tracked and a portion of your purchase amount is eligible to transfer to your checking account or PayPal.

Daily Living Products

Order medical supplies, safety equipment, and health products directly and conveniently to your home.

Diabetic Care

A full line of diabetes testing supplies are delivered directly to the member's home.

Discount Dental

Accepted nationwide with no limitation on services or use, covering all dental services and specialties, including orthodontia.

Emotional Wellness

Hundreds of self-help videos led by mental health professionals on a variety of wellness topics.

Entertainment Benefits

Earn cash back online with 4,000+ retailers. Save on entertainment including Disney® theme parks, movie tickets, hotels, rental cars and more.



WellCard Savings

AN EMPLOYEE HAPPINESS & SAVINGS PROGRAM

Fitness

Exclusive discounts on memberships at thousands of fitness centers and specialty studios nationwide.

Hearing

Receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.

Lab

Save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.

Medical Bill Advocate

Experienced, trained professionals help negotiate lower prices on medical bills and address errors.

Medical Market

Over 450,000 physicians and ancillary providers nationwide provide a full range of specialties and services.

MRI & Imaging

Receive concierge appointment service and enjoy savings up to 50% and more on MRI, PET, and CT scans, as well as other imaging services at over 2,900 locations nationwide.

Prescriptions

Accepted at over 59,000 pharmacies nationwide. Over 60,000 brand and generic drugs are included, and may be used any time and with no annual limit.

Vision

Accepted nationwide. Save up to 50% savings on lenses, frames, and other vision needs.

Vitamins

Order a wide range of vitamins and supplements directly to your home.



Thank You

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