

TELEHEALTH



Quality healthcare
when & where **YOU** need it!

TELEHEALTH is a unique benefits package offered by HUB that is designed to help you navigate the complex healthcare and insurance system.

Inside this brochure:

- Teladoc
- Health Advocate Services
- eDocAmerica





of doctor visits

are for common conditions easily treated by Telehealth consultants.

Teladoc

24/7 access to U.S. board-certified doctors & pediatricians

Anytime, anywhere.

Teladoc's U.S. board-certified doctors can resolve many of your medical issues, 24/7/365, via phone or online video consultations from wherever you happen to be. It's healthcare on your terms – simple as that.

Members can access a physician within three hours of their incoming call. If appropriate, the physician will diagnose and prescribe short-term medication when necessary. The prescription will be called into the member's pharmacy of choice. Teladoc is available 24 hours a day, 7 days a week and 365 days a year.



95%

member satisfaction rate

Highlights

- Routine nonemergency health issues addressed for members and their dependents
- Medical problems managed via telephone
- Recommend treatment and may prescribe short-term medication, if appropriate
- Supplements and supports primary care physicians or can be a first line of defense for patients who have no primary care physician
- Solves most minor medical issues in a matter of hours -patients get well faster
- Fewer hours spent in doctor's offices or emergency rooms -less time away from work or away from family
- **Common conditions easily treated by Telehealth consultations :** Cold and flu symptoms, bronchitis, respiratory infection, sinus problems, allergies, urinary tract infection, pink eye, ear infection, and many more!



92% of members report that the Teladoc physician resolved their medical issue.

1: Contact Teladoc



2: Talk with a doctor



3: Resolve your issue



4: Smile



A doctor calls you back in
10 minutes,
on average

\$0 per consultation!



Health Advocate Services

A Personal Health Advocate is available to you and your covered dependents at **no cost**. Your Personal Health Advocate is a trained professional, typically a Registered Nurse, who understands the ins and outs of the health care system and how to navigate through it. The Personal Health Advocate helps you and your covered dependents coordinate care among doctors and medical institutions in various ways.

Your Personal Health Advocate Services can help you:

- Translate benefits information, clarify medical conditions and treatment options, resolve claims and billing issues, negotiate payments, provide cost estimates, locate qualified providers, secure second opinions, schedule appointments, arrange for specialized treatments, research elder care and more.

Health Advocate is a confidential service available 24 hours a day, 7 days a week and is available to your immediate family (including parents and in-laws).

Nurseline™ ; You're in good hands. You and your family have a place to turn to for trusted advice and information when you need it most. Rest assured—highly trained registered nurses are on-call 24/7 to answer your questions.

Medical Bill Saver™

Major issues can add up to major bills! Call Medical Bill Saver™ and rest easy.

Experts who know the ins and outs of billing practices will attempt to negotiate discounts on your behalf. Negotiations can lead to a reduction in your out-of-pocket costs.

How it works:

1. A specialized team member will attempt to negotiate a reduction on the amount due with the provider. Once an agreement is made, the provider signs off on payment terms and conditions.
2. Negotiators have access to pricing benchmarks and information to help them negotiate effectively with physicians, dentists, hospitals, surgery centers and other health service providers.
3. Member will be sent a Savings Results Statement that summarizes the outcome of the negotiation and conditions of payment.

Health Advocate, Inc., the nations leading health advocacy company, serves more than 40 million Americans nationwide through its more than 10,000 client relationships





According to a recent survey this service has the following benefits:

- Improved communication with my doctor
- Helped me with my medication use
- Helped me understand my symptoms and condition
- Helped me seek treatment for a previously unrecognized problem
- Helped me seek preventive care
- Resulted in less need for medical attention
- Lowered annual doctor visits

eDocAmerica

Doctors Online provides 24/7 access to web-based answers to medical questions from an expert team of board-certified physicians, psychologists, pharmacists, dentists, dietitians, and fitness trainers. (Other services include physician-written weekly Health Tips, two Health Risk Assessments, a 3D Video Library with access to 250+ medical topics.)

Highlights

- Email access to the eDocAmerica medical team.
- Phone access to medical team through eDocVoice.
- Smartphone App (iPhone/Droid) access to the medical team.
- Ask any medical or health questions and always get personal, direct answers.
- 3D Video Library with more than 250 videos.
- Weekly Health Tips emails from doctors.
- Healthy Lifestyle Assessment to help you monitor your current health status.
- Personal Health Record provides secure storage for your health information.
- All services are unlimited, confidential, and include the entire immediate family.
- eDocAmerica serves members in all 50 states and over 30 foreign countries.
- **No hidden fees of any kind.**

Disclosures: **This plan is NOT insurance.** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **This discount card program contains a 30 day cancellation period.** Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to VT or WA residents. Disclaimers © 2015 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Consults are not available outside of the U.S. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7am to 9pm, 7 days a week.

