



YOUR COMPANY'S

RESPONSE

TO EVOLVING BENEFIT CHALLENGES

PATIENT NAME _____

ADDRESS _____

PRESCRIPTION



DATE _____

SIGNATURE _____

Benefit Challenges

Offering **cost-effective benefits** can be challenging. Annual premium increases, coupled with limited cost containment tools, create frustrations during benefit renewals. After raising deductibles or co-pays and cutting benefits, what strategies are available for employers (fully insured or self-insured) to cut costs and add more value to their employee benefits package?

The Solution

When insurance-based strategies have reached their maximum effectiveness, smart employers begin using **non-risk based strategies** that are outside of the insurance industry. Benefits that reward **high utilization** and **shift costs** away from the employer add real value.

How We Do It

MedCare Complete (MCC) has carefully selected and packaged **non-insurance products and services** that are designed to drive high utilization and employee satisfaction. MCC does this by providing services that protect and care for the physical, financial, and digital health of its members. Finally, there is a solution that gives the value employers are looking for, and the support employees need to maximize their benefits.

Membership Benefits*

(Individual and family plans available)



Medical Bill Negotiator



Medication Management



Telemedicine



Medical & ID Theft Monitoring



Restoration Expert



Expense Reimbursement



Social Media Tracking



Sex Offender Alerts

Compare & Save NetworksSM



Save up to 65% off of your prescriptions & more.

Medical Bill Negotiator



Physical & Financial Health

Medical Bill Negotiator

Members can use the Medical Bill Negotiator service to review their expensive medical bills for errors. A medical bill advocate will identify and appeal common billing errors and overcharges for the member. Advocates provide continuous support during appeals, which typically results in an average **savings of 40%** on 80% of medical bills reviewed.

\$10K is about the average cost to stay in the hospital.

Who Benefits From This Service

- ▶ Employers who want to realize an overall reduction in claims
- ▶ Employees who want no-cost reports on **estimated bill savings**
- ▶ Employees who haven't reached their deductible
- ▶ Employees who want help understanding their bills

42% of people say that medical bills are their top financial worry.

Jennifer's Story



Jen falls down the stairs, injuring her head and leg.



She is taken to the ER in an ambulance.



The ER doctor orders an x-ray for her leg, and a CT scan for her head.



Jen is surprised by the extremely high cost of care.



The Medical Bill Negotiator finds several errors on her bill.

80%

of bills reviewed have savings opportunities.

40%

is the average amount saved on medical bills.

57%

of bankruptcies are explicitly tied to medical bills.¹

- ▶ Original bill total \$5,000
- ▶ Bill reduced by \$2,000
- ▶ Negotiated bill total \$3,000

Total Savings: \$2,000



Medication Management

Physical & Financial Health

Medication Management

Medication Management is for members and their families who suffer from poly-chronic or **chronic conditions** (take 4 or more medications daily – typically 15% of an employer population). Members are paired with **Patient Care Coordinators** who improve the lives of chronically ill patients. As an added convenience, medications are often sorted, labeled, organized, and delivered to the member’s home at no additional cost.

Who Benefits From This Service

- ▶ Employees with complex medication regimens
- ▶ Employees typically using **4 or more medications** daily
- ▶ Employees with chronic conditions such as:

- | | |
|----------------------------|---------------------------------------------------|
| • Diabetes | • Ulcerative colitis |
| • High blood pressure | • Infectious diseases (such as HIV & Hepatitis C) |
| • High cholesterol | • Arthritis |
| • Congestive heart failure | • Hypertension |
| • COPD | • Depression |
| • Crohn’s Disease | |

13% of total healthcare costs are due to poor adherence to medication regimens. For a **typical mid-sized employer** with \$10 million in claims, poor adherence may generate healthcare spending of over \$1 million.¹

80% of all companies’ healthcare costs are typically due to the **15%** of healthcare system patients who are either chronic or polychronic.

Home Prescription Delivery

“The best part about my medication management program is the free home delivery. Before I started using the service, I wasn’t taking my medications regularly because I never felt well enough to go pick them up. Now I enjoy such a convenience that I’ve never had before.”

— Valerie S., GA





Telemedicine

Telemedicine offers 24/7 access to U.S. board-certified physicians who can consult, diagnose, and prescribe medication for common and acute illnesses by phone or video. This can **redirect medical costs** from group health plans by handling up to 70% of all doctor visits.

Who Benefits From This Service

► Employees who suffer with any of the following common conditions:

- | | | | |
|---------------|--------------------|----------------|------------------------|
| • Acid reflux | • Constipation | • Heartburn | • Nausea & vomiting |
| • Acne | • Fever | • Joint aches | • Sinus conditions |
| • UTIs | • Diarrhea | • Migraines | • Gout |
| • Asthma | • Ear infection | • Insect bites | • Bacterial infections |
| • Cellulitis | • Headache | • Pink eye | |
| • Bronchitis | • Fungal infection | • Rashes | |
| • Cold & flu | • Infections | • Sore throat | |

Licensed Physicians

Your employees have 24/7 access to U.S. licensed and board-certified physicians.

Happy Employees

With telemedicine, there is no appointment necessary, no matter what time of the day you call.

Medical Resolutions

The physicians can consult, diagnose, or prescribe medications by phone or video for common conditions.

Where People Go Without Telemedicine

Treatment			Avg. Cost*
Primary Care	45%		\$61
Urgent Care	35%		\$182
Hospital ER	10%		\$645
Self-Treated	10%		\$16

*Average costs for level 1 non-emergency visits. Healthcarebluebook.com.



Medical & ID Theft Monitoring

Digital Health

Medical & ID Theft Monitoring

This service monitors the internet for instances of your personal health and financial information in order to protect you from becoming a victim of identity theft. The security of your personal health information (PHI) can have a large impact on the medical care you receive. Thieves can make **illegal claims** against your health insurance by acquiring **fraudulent prescriptions**, and/or obtaining **medical services** at clinics and hospitals in your name.

In addition to monitoring information online, this service uses technology that verifies identities before processing high-risk transactions such as opening a new account, changing passwords, or transferring money to an outside account. **Early detection** is the key to avoiding the expense and time to undo damage to your digital health.

Who Benefits From This Service

- ▶ Employees who want to prevent medical identity theft with comprehensive monitoring and alerts for suspicious activity online
- ▶ Employers who want to limit exposure outside the workplace and reduce lost productivity

Cyber Monitoring:

- Social Security Number
- Passport
- Driver's License Numbers
- Medical ID Card Numbers
- Credit Cards
- Bank Account Numbers
- Email Address
- Web Login

High-Risk Transactions:

This service utilizes technology that numerous organizations and financial institutions, (including 24 of the top 25 largest banks), use to verify a customer's identity before they process high-risk transactions such as opening a new account, changing passwords or transferring money to an outside account. An alert will be sent to the member if an attempt was made to verify their identity by a participating institution, enabling them to quickly identify and verify the activity.



Restoration Expert

A Restoration Expert is available if an employee becomes a victim of identity theft. The service provides a concierge level of identity resolution. A dedicated and **Certified Identity Theft Risk Management Specialist (CITRMS)** will work with the victim to assess their ID theft situation, and move forward with a fully managed resolution.

With the member's approval, the Restoration Expert will step into the shoes of the identity fraud victim to do everything that is required such as working with credit bureaus, creditors, corporations, government agencies, law enforcement, and more.

Who Benefits From This Service

- ▶ Employees without the time or expertise to restore their good name and credit after their medical ID or personal ID has been stolen
- ▶ Employers who want to maintain high productivity at the workplace

Helps to Restore:

- Credit Fraud
- Financial ID Theft
- Employment ID Theft
- Medical ID Theft
- Physician ID Theft
- Criminal ID Theft
- All Other Forms of ID Theft

Worst Thing That Happened From Medical Identity Theft? (More than one response permitted)

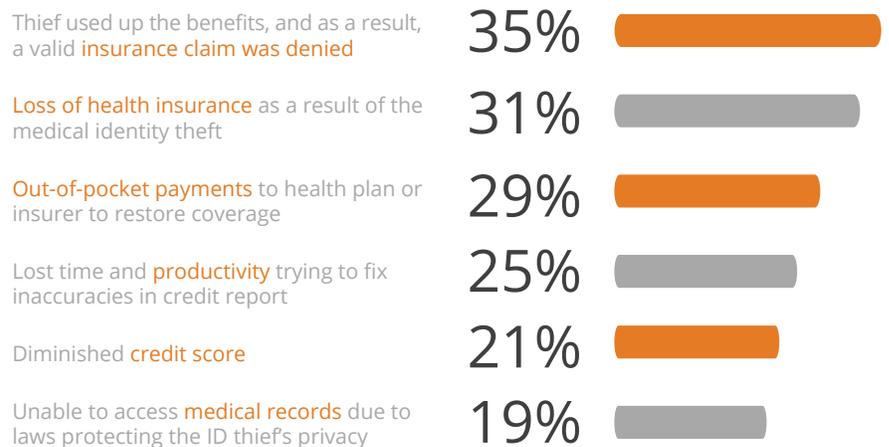


Figure 1



Expense Reimbursement

Digital Health

Expense Reimbursement*

Restoring one's name and good credit is a time-consuming and expensive process. In response, **\$25,000 expense reimbursement coverage** is included in the member ID theft protection plan. This ensures your employees are covered in those instances when expenses compound. A Certified Identity Theft Risk Management Specialist (CITRMS) representative can assist with filing these expense reimbursement claims.

Who Benefits From This Service

- ▶ Employees who could lose wages or spend money to restore their identity
- ▶ Employers who want to ensure employees continue being productive and financially secure after an identity theft

Eligible Expenses **Include:**

- Lost Wages
- Travel Expenses
- Elder Care
- Child Care
- Fraudulent Funds Transfers
- Legal Defense
- Certified Mail
- Notary Fees
- Re-filing loan applications

Eligibility Starts With:

1. A Police Report
2. An ID Theft Affidavit
3. A Limited Power of Attorney

175 Hours is the typical time employees spend restoring their good name, talking to police and dealing with creditors.

\$1,409 is the average fraud amount stolen per identify fraud victim.¹



Social Media Tracking

The Social Media Tracking tool is valuable because we are creating a permanent online trail of our personal history, including photos, geo-location data, employment data, birthday, email, address, and phone number details. Over-sharing leads to an increased risk for reputation damage, fraud, and identity theft. Employees can receive alerts for social media accounts including **Facebook**, **LinkedIn**, **Twitter**, and **Instagram**. Reputation-damaging items including racist, violent, derogatory, vulgar, or inappropriate comments directed at you or your family can now be monitored with this service.

Who Benefits From These Services?

- ▶ Employees with children from 8-18 years of age
- ▶ Employers who want to protect against lost productivity

Did You Know: 52 percent of 8 to 16-year-olds admit they ignore Facebook's age restriction.¹

Social Media Monitoring **Key Features:**

- Customized Alerts
- Exposure Reports
- Bullying
- Harm-Abuse
- Drugs & Alcohol
- Sexual
- Bigotry-Racism
- Threats
- GeoData
- Vulgarity
- Grooming
- Weapons
- Personal information

59% of children have already used a social network by the time they are 10 years old.²

20% of all teenage internet users have been the target of an unwanted sexual solicitation.³

43% of kids have messaged a stranger starting from an average age of 12.⁴



^{1,2, & 4.} <http://www.knowthenet.org.uk/>
^{3.} <http://www.guardchild.com/statistics/>



Sex Offender Alerts

Digital Health

Sex Offender Alerts

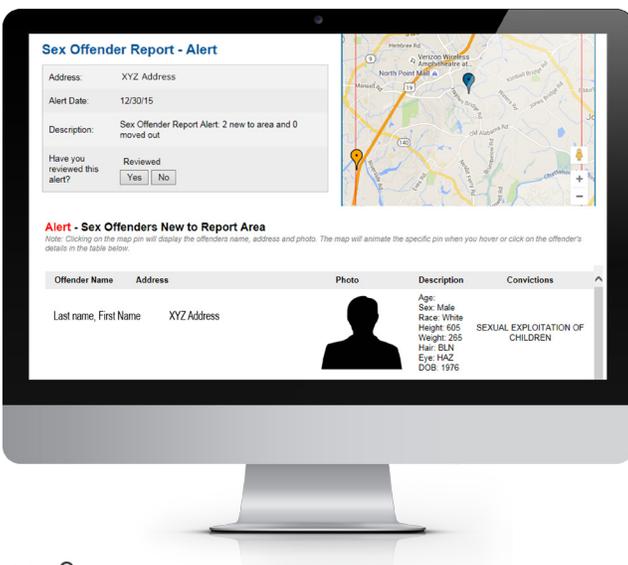
Members can request **text and email** alerts and reports of registered sex offenders for a specific address. Reports highlight the **location** of the offender, a **photo ID**, and the **offense** they committed. You may review the saved report in your online account at any time. Additionally, users can select an address to continuously monitor and receive alerts when new offenders move in or out of that neighborhood.

Who Benefits From This Service

- ▶ Employees moving or relocating into a new area
- ▶ Employees who want to protect their family from potential threats

Sex Offender Alerts **Key Features:**

- Last Name
- First Name
- Age
- Sex
- Race
- Height
- Weight
- Hair Color
- Eye Color
- Date of Birth
- Convictions
- Address
- Proximity
- Interactive Map
- Offender Mugshots



Sex Offender Report - Alert

Address: XYZ Address

Alert Date: 12/30/15

Description: Sex Offender Report Alert: 2 new to area and 0 moved out

Have you reviewed this alert? Reviewed Yes No

Compare & Save Networkssm



Physical & Financial Health

Compare & Save Networkssm

The Compare & Save Networksm discount card is a free health and wellness discount program. There is a national network of **over 59,000 pharmacies** to help save on prescriptions. Members also gain access to discounts on a wide variety of health products and services at reduced costs.

Who Benefits From This Service

- ▶ Employers who want to reduce prescription claims
- ▶ Employees with expensive medications
- ▶ Employees who want to save on healthcare services
- ▶ Employees who are uninsured or under-insured

Healthcare Service Savings For:

- Pharmacy
- Hearing
- Dental
- MRI/Imaging
- Vision

Compare & Save Card

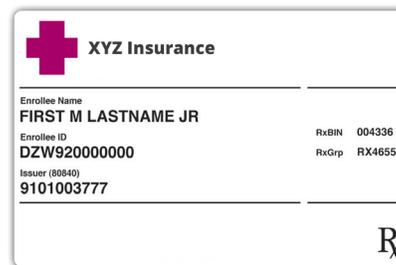
"I asked the pharmacist to compare my insurance card with my Compare & Save card, and to my surprise, I saved money on my prescriptions. I make sure to use it every time I visit the pharmacy."

—Adriane T., IL

Compare All Three:



Cash Price



Insurance Card



Compare & Save Card

Simplifying life and improving **physical**,
financial, and **digital** health

