



**ASBC High Road Workplace Creative Solutions Series:  
Creative Solution #1:  
Fulfilling the promise of the Triple Bottom Line**



Finding an effective way to honor the core principles of the Triple Bottom Line is an ongoing challenge. Often when a business strengthens one area, it will be at the expense of another.

ASBC has identified a new High Road Workplace benefit in the area of health care that provides a true “Win/Win/Win” for all 3 parties -where no one has to give up anything.

[CapstoneCare Enhanced Telemedicine](#) is ASBC’s newest *High Road Workplace* benefit, and it has created a robust solution to the complex problems presented by the health care dilemma.

**This *CapstoneCare High Road Workplace* benefit provides a triple “Win” “Win” “Win” for under 50 cents per day person:**

- ✓ A “Win” for the employee, with outstanding convenience and unlimited access to quality health care
- ✓ A “Win” for business with increased productivity and profitability
- ✓ A “Win” for the environment with a reduced carbon footprint.

CapstoneCare has developed an effective and user-friendly system that lowers the cost of care for both employer and employee, with round-the-clock access to quality health care via phone or app.

***For employees, there are 3 major advantage:***

1. **No co-pays, no deductibles and no per-session fees** for any of the health care services;
2. **Convenient care 24/7/365** with no wasted time traveling, sitting in a waiting room, or missing work;
3. **Unlimited access** to US MDs and Mental Health Counselors for care that addresses over 75% of the conditions that prompt employees to seek health care.

***For businesses, there are at least 4 benefits to this program:***

1. **Extremely low cost** – less than 1/40<sup>th</sup> the cost of traditional employee medical insurance coverage;
2. **Increased profitability** due to improved physical and mental health of the workforce, increased productivity and reduced absenteeism and presenteeism that is a side benefit of the greater ease of use of health care by employees;
3. **Lowered recruitment and training expenses** resulting from increased employee loyalty and reduced turnover prompted by the business’s demonstration of a real commitment to the good health and quality of life of the employees;
4. **A reversal of the drain on the bottom line** caused by the inefficiencies and hidden costs of the current traditional insurance model.

***The environment benefits from a reduction in emissions by eliminating the need to travel for 75% of health care appointments.***

[For details on this new High Road Workplace benefit, click here.](#)



**ASBC High Road Workplace Creative Solutions Series:  
Creative Solution #2:  
Providing genuine value to employees  
with a new level of “Family-Friendly Benefits”**



The first principle of ASBC’s *High Road Workplace* is to “provide Family-Friendly benefits.”

This concern for the quality of life of employees is certainly a core value, but making it real can be a challenge.

Reliable and affordable health care is among the top concerns of all employees — yet traditional employee health insurance is expensive and may not be affordable for many businesses.

And if you do offer health insurance, you and your employee are confronted by its many flaws: high co-pays and deductibles, not to mention the sneaky “co-insurance” or “facility” fees insurers tack on, all of which can limit their effective use of the coverage.

For example, when an employee’s child gets sick, what often happens?

You get a call saying the employee will be an hour late for work, and then ... 3, 4, 5, or more hours drag on, and the employee misses a full day’s work due to caring for the ill child ... driving to the clinic ... wasting hours in a doctor’s waiting room ... and then losing even more time waiting for a prescription to be filled.

The next day at work, your employee is drained and distracted, worried about their sick child – and stressed about the high out of pocket expenses they just incurred!

Even with health insurance, seeing a doctor can be very expensive, inconvenient and time-consuming.

ASBC’s newest *High Road Workplace* member, [CapstoneCare Enhanced Telemedicine](#) has developed a novel way to provide full-family health benefits for all ASBC members’ employees for \$19.95 per family per month.

The CapstoneCare Family Plan empowers employees to easily reach an MD any time of day or night to get diagnosis and treatment for ALL members of their immediate family – spouse, and all children up to age 26 included.

Fast treatment and money-saving prescription discounts reduce the stress and cost of health care. Best of all, there are NO limits on how often the employee or their family members can consult with an MD – or even get 2<sup>nd</sup> opinions on test results!

In addition, CapstoneCare includes 24/7 access to mental health counseling sessions as a standard benefit: for depression, anxiety, bullying issues or relationship problems, employees can consult with a Master’s level therapist.

CapstoneCare enables *High Road Workplace* businesses to “walk their talk” by providing high-value, tangible family benefits at an extraordinarily low price – and enjoy a boost to their bottom line from increased performance and lowered absenteeism.

[For details on this new High Road Workplace benefit, click here.](#)



**ASBC High Road Workplace Creative Solutions Series:  
Creative Solution #3:  
Reducing presenteeism & enhancing productivity with easy  
employee access to mental health care**



Studies in the *Journal of the American Medical Association* reported that “presenteeism” -- on-the-job productivity loss -- resulting from depression and pain was three times greater than the productivity loss from absenteeism for the same conditions.

Of course you know the costs of Absenteeism – when employees don’t show up for work because they are sick or depressed: lost productivity and in extra management time and hassle in re-scheduling employees to cover the absent employee’s responsibility.

But research shows that “Presenteeism” can cost you even more! When employees show up to work when they’re sick or depressed they perform at under-par levels resulting in reduced productivity.

Of the 1.4 billion workdays lost due to unhealthy employees, 37% are due to reduced on the job performance caused by employees who report to work sick.

Even with health insurance, up to 27% of employees can’t afford to take time off to see a doctor or therapist because of the inconvenience, lost wages or high co-pays.

ASBC is leading the way to resolve this dilemma by introducing its members to an innovative *High Road Workplace* benefit: [CapstoneCare Enhanced Telemedicine](#), ASBC’s newest High Road Workplace partner.

This program provides round-the-clock access via phone or app to both mental health counselors and MDs for under 50 cents a day per employee per month, with no co-pays or deductibles.

There are no per-session fees for any of the health care services that address over 75% of the reasons employees need to see an MD or mental health professional.

The business’s bottom line benefits from increased employee satisfaction and performance, and a reduction in the many costs associated with absenteeism and presenteeism caused by mental health issues.

[For details on this new High Road Workplace benefit, click here.](#)



**ASBC High Road Workplace Creative Solutions Series:  
Creative Solution #4:  
*The Doctor is always in!*  
How to put a “health clinic” in your workplace  
for 1/40<sup>th</sup> the cost of health insurance**



Providing health care for your employees usually takes the form of offering traditional health insurance.

But for up to 75% of the reasons people need to see a doctor, this approach comes with big drawbacks: costly co-pays or deductibles and a host of time-consuming hassles that reduce its practical value.

Now there is an alternative. ASBC’s latest *High Road Workplace* benefit comes from its new member, [CapstoneCare Enhanced Telemedicine](#), who offers an elegant way for businesses to give employees 24/7 access to MDs and Mental Health Counselors.

This program enables businesses to provide the equivalent of having a health clinic in the workplace, for 1/40<sup>th</sup> the cost of traditional medical insurance!

Employees can connect with a doctor or therapist at their convenience via phone or app, with no co-pays or any additional per-session fee, and can get treatment (including medication prescriptions) for the majority of conditions people need to see a doctor.

The CapstoneCare program eliminates the need for time wasted in waiting rooms, traveling across town to see a doctor, and time and wages lost by missing work.

This innovative program eliminates the hassles, excess costs and drawbacks that plague traditional health insurance and care delivery models by providing 24/7/365 access to MDs and mental health counselors for less than 1/40<sup>th</sup> the cost of traditional insurance -- \$14.95 per employee per month, and employees pay no additional out of pocket fees per visit.

Employees can also connect with master’s level mental health counselors for telephone therapy sessions at their convenience from the privacy of their home.

Businesses benefit from the program with increased productivity and profitability. The drain on their bottom line caused by the inefficiencies and hidden costs of the current traditional insurance are eliminated, and the many costs associated with absenteeism and presenteeism due to health issues are reduced.

[For details on this new High Road Workplace benefit, click here.](#)



**ASBC High Road Workplace Creative Solutions Series:  
Creative Solution #5:  
A novel way to address employees' depression**



“Employees miss more work due to mental illness than other chronic conditions such as arthritis, asthma, back pain, diabetes, hypertension and heart disease”

*An Employer's Guide to Behavioral Health Services Center for Prevention and Health Services*

Depression set U.S. employers back some \$35 billion a year in reduced performance at work.

An estimated 1 in 5 employees in the U.S. experience depression – and over half do not get any mental health treatment!

The cost, inconvenience (scheduling an appointment, missing work, losing time traveling, etc.) and even the perceived stigma of seeing a counselor keep many employees from getting the care they need.

ASBC's latest *High Road Workplace* benefit directly addresses this issue. This innovative solution comes from its new member [CapstoneCare Enhanced Telemedicine](#) who offers 24/7 access to mental health counselors for less than \$15 per employee per month.

Employees can access master's level therapists for telephone sessions at their convenience from the privacy of their home, with no co-pays, deductibles or time lost traveling to an appointment.

The bottom-line benefit to the business includes increased performance, and a reduction in the costs associated with absenteeism and presenteeism caused by mental health issues.

[For details on this new High Road Workplace benefit, click here.](#)



**ASBC High Road Workplace Creative Solutions Series:**  
**Creative Solution #6:**  
**Providing health benefits without the high cost  
& gross inefficiencies of traditional health insurance**



There are LOTS of flaws to traditional employee health insurance for 75% of the reasons people visit doctors:

- ✓ Your business pays a high premium
- ✓ Your employees pay a deductible and usually a co-pay on top of that for their every visit with a doctor
- ✓ Your employees have to miss work to get health care, creating a domino effect of disruption in your workplace
- ✓ Your managers have to spend time to pick up the slack
- ✓ The inconvenience and expense of getting care causes many workers to not get care, even when they need it
- ✓ The result: sick employees on the job, with lowered performance

[CapstoneCare Enhanced Telemedicine](#), ASBC's newest *High Road Workplace* member, has devised a highly efficient health benefits program that addresses over three quarters of the conditions that prompt employees to seek health care.

This innovative program eliminates the hassles, excess costs and drawbacks that plague traditional health insurance by providing 24/7/365 access to MDs and mental health counselors for less than 1/40<sup>th</sup> the cost of traditional insurance.

The cost is only \$14.95 per employee per month, and employees pay no additional out of pocket fees for unlimited access to licensed US-based MDs. Employees can also connect with access master's level therapists for telephone sessions at their convenience from the privacy of their home, and no time lost traveling to an appointment.

Businesses increase profitability by reversing the drain on their bottom line caused by the inefficiencies and hidden costs of the current traditional insurance and health care delivery models.

[For details on this new High Road Workplace benefit, click here.](#)





**ASBC High Road Workplace Creative Solutions Series:  
Creative Solution #7:  
Reduce employee turnover while increasing job satisfaction and  
attracting quality candidates**



Reducing turnover and raising employee satisfaction at the same time is a great goal, but can be very hard to achieve.

ASBC has discovered a new approach to providing valuable employee benefits that can save money by lowering recruitment and re-training costs.

Employers are faced with rising challenges related to recruiting and keeping good workers:

- The labor market is tight
- Applicants look for jobs offering good benefits, especially health care
- Workers often switch to a job with better health benefits
- The AVERAGE turnover rate for part-time employees is at least 49%, and up to 130% or more in some industries
- On average, HALF of all part-time employees will quit in a year

Costs to recruit and train a new worker varies by industry, but \$4,800 (or 16% of an employee's annual salary) is the average for skilled part-time employees, for semi-skilled part-timers it is \$2,362.

Since half of all part-timers quit in a year, on average an employer will spend \$1,181 to \$2,400/year per employee in recruiting and training.

[CapstoneCare Enhanced Telemedicine](#), ASBC's newest *High Road Workplace* member, has devised a highly efficient health benefits program that can meet employee needs more robustly than traditional medical insurance for the majority of reasons people seek health care -- for less than 1/40<sup>th</sup> the cost!

This program helps increase employee loyalty and performance by providing unlimited access to US licensed MDs 24/7 so workers can consult with a doctor whenever they want, with no co-pays or deductibles or per-session fees.

Capstone Care, at \$14.95/employee/ month/ is only 1/73<sup>rd</sup> the cost to recruit and train a new employee.

By providing Capstone Care as a health benefit businesses can save a bundle on recruitment and training costs -- and attract quality workers in the first place!

[For details on this new High Road Workplace benefit, click here.](#)