



Introducing

A High Road Workplace Benefit

CapstoneCareTM

Enhanced Telemedicine

The low-cost, high-value
employee health benefit program

Program Overview

CapstoneCare™ Enhanced Telemedicine gives employers an “out of the box” solution to meeting employees’ routine health care needs for as little as \$14.95 per month per person – and family coverage is just \$5 more.

The program stands alone as an inexpensive health benefits program that covers the top 75% of the reasons people see a doctor and provides behavioral and mental health counseling to treat depression, anxiety, stress and the root causes of substance abuse.

The employer enjoys bottom-line enhancement in the form of healthier employees, reduced absenteeism, increased productivity, lower turnover and improved morale.

Enhanced telemedicine for 50¢ per employee per day

Unlimited telehealth access

- 24/7 MD care for common physical health needs
- 24/7 counselors for common mental & behavior health needs
- Message a doctor with questions & for second opinions
- Zero additional doctor fees session, no co-pays & no deductibles
- Discounted prescription drugs

1/40th the cost of traditional health insurance

A WIN for your employees

- No-hassle medical care anytime, anywhere
- Mental & behavior health support
- No out-of-pocket costs

A WIN for your bottom line

- Reduced presenteeism & absenteeism
- Increased productivity
- Lower turnover

Helps build High Road Workplace environments

- Provides valuable Family-Friendly Benefits
- Demonstrates proactive support for solving employee’s health concerns
- Addresses both mental and physical health issues of employees
- Travel-free telehealth lowers carbon footprint

Therapy via Telehealth improves productivity

“Workers who received Telehealth counseling for depression were more likely to keep their jobs, improved their productivity by 2.6 hours weekly, and saved companies \$1,800 a year.” – Harvard Medical School Study

YOUR EMPLOYEES' HEALTHCARE DILEMMA

They suffer from common physical & mental health issues

- ❖ Colds
- ❖ Flu & virus
- ❖ Depression
- ❖ Trauma & loss
- ❖ High blood pressure
- ❖ Allergies
- ❖ Relationship issues
- ❖ Anxiety

BUT they feel they can't afford to miss work

- 3 out of 4 of doctors' offices close after 6pm
- Up to 4 hrs. of time is lost per doctor visit
- \$43 of lost income per doctor visit

So, they report for work while sick

"About 1/5 of workers with insurance through employers said they or an immediate family member skipped a doctor visit due to worries about cost"
– Bankrate health insurance survey

Even with traditional health insurance... they struggle with additional cost & inconvenience

Health Insurance	
Out-of-pocket deductibles	Yes
Out-of-pocket co-pays	Yes
Long doctor waits	Yes
Unlimited use	No
Mental health counseling	Rarely
Low-cost prescriptions	Sometimes

With or without health insurance

- Employees often don't visit a doctor
- They remain sick longer
- You suffer from reduced productivity

"Employees miss more work due to mental illness than other chronic health conditions such as arthritis, asthma, back pain, diabetes, hypertension and heart disease." – Center for Prevention and Health Services

CAPSTONECARE™ – NO WAITING ROOMS & NO LOST TIME

- 24/7/365 doctor availability
- ZERO work time is lost per doctor visit
- \$0 lost income per doctor visit

Now employees can get routine physical & mental health care whenever they need it

Access Experts – MDs, counselors, pediatricians, 2nd opinion specialists

Save Time – 24/7/365 immediate care. No long waits & no time off from work

Easy Access – Via app, phone or video from wherever they are

They Choose – Get a treatment, prescription, counseling & information

Enhanced Telemedicine: unlimited use at \$0 out-of-pocket cost

CapstoneCare™	
Out-of-pocket deductibles	NEVER
Out-of-pocket co-pays	NEVER
Long doctor waits	NEVER
Unlimited use	ALWAYS
Mental health counseling	ALWAYS
Low-cost prescriptions	ALWAYS

With CapstoneCare™ employees are more likely to receive the doctor's care they need to stay healthy

- Resolve physical & mental& behavioral health issues
- Recover sooner
- Keep more money in their pockets
- Be happier & more productive on the job

No work time lost

"I did my visit from my car while driving home. The doctor noticed the wheezing in my voice. I did not think of saying that to the doctor. Later that evening I was able to pick up my prescription from the pharmacy. Way to go!" – J.M., Pennsylvania

ADDRESSES 75% OF THE REASONS PEOPLE VISIT DOCTORS

Telemedicine successfully treats most common conditions

Physical health conditions		Mental & behavioral conditions	
Colds & flu	High blood pressure	Stress & anxiety	Headaches
Ear infections	Sinus conditions	Depression	Loss of a loved one
Sore throat	Stomach virus	Relationship problems	Workplace issue
Diabetes related	Allergies	Bullying	Insomnia
Asthma	Acne	Financial stress	Parenting issues
Urinary Infections	Nausea & vomiting	Social stress	Behavior disorders
Migraine	Hemorrhoids		

Over 1.5 million members are enrolled

Over 90% of our customers are satisfied & renew their memberships

My Telemedicine doctor spent more time than my regular doctor

“My experience with the Telemedicine doctor was great! He really cared about my well-being & was very helpful. He spent more time with me than my regular doctor does.” – J.B., Arizona

Caring & compassionate doctors

“My Telemedicine doctor has been great on several consultations & was able to help my son and my wife. He was very thorough with his treatment plan and showed great professionalism.” – J.H., Texas

Fast service – no long waits

“I have used this Telemedicine service twice, once for my daughter & once for myself. The doctor called back quickly & was courteous and professional. I would use the service again!” – A.V., New York

CAPSTONECARE™ PUTS A DOCTOR AT YOUR EMPLOYEES' FINGERTIPS 24/7

How Telemedicine Works



SCHEDULE

Use your phone or app to schedule a tele-consultation with an MD or mental health counselor, which typically takes place within 30 minutes



REVIEW

A care coordinator reviews your symptoms & medical history



CONSULT

Consult with a U.S certified physician or a Master's level mental health counselor for treatment; MDs may also prescribe medication*

Your privacy is protected

CapstoneCare™ follows the laws and regulations related to the Health Insurance Portability and Accountability Act (HIPAA).

* Doctors are prohibited from issuing prescriptions for substances controlled by the DEA.

Great care for my 6-year-old – at 4 a.m.

"My 4 a.m. visit with my Telemedicine doctor was awesome! My 6-year-old son had a bad cough with fever & the doctor called back in 20 minutes. Thank you for providing great care!" – K.M., California

Did my visit on my lunch break

"I'm a school teacher and scheduled my doctor visit online. The doctor called me back at my scheduled time during my lunch break & provided me with a prescription to help take care of my sinus problem." – R.L., Tennessee

CAPSTONECARE™ SILVER PROGRAM

- ❖ Unlimited use
- ❖ No additional doctor's fees
- ❖ No co-pays
- ❖ No deductibles

CapstoneCare™ is a low-cost, high-value employee health benefit program; it is not a health insurance plan.

- **Telemedicine Doctor Care**

Members are treated by board-certified U.S. physicians 24/7/365 from anywhere by phone or video. Consultations typically take place within 30 minutes of scheduling a session, or at a convenient time designated by the member. Telemedicine covers 75% of most common reasons people consult with a doctor.

- **Behavioral & Mental Health Services**

Members have 24/7 access to 30-minute behavioral and mental health counselling. Sessions are available from the privacy of the home, by phone, with the same Masters-level counselor each time. The service provides a cost-effective way to get high-quality help for stress, anxiety, depression, relationship issues, the loss of a loved one, and more.

- **Message an MD & Second Opinion Programs**

Members have unlimited online access to physicians for personal answers to medical questions & second opinions on diagnoses or medical reports. Members submit questions, upload test results & X-rays or reports & receive answers or second opinions typically within a few hours. No additional fees & no limit on how often Members can use this program.

- **Prescription Drug Discounts**

Members receive discounts of up to 80 % off on thousands of brand-name and generic medications using a prescription savings card at over 80% of U.S. pharmacies such as Rite Aid, Walgreens, CVS and Walmart. In addition, members can use the Rx international mail-order program for even deeper discounts on brand-name medications, as well as generic medications at even greater savings.

Silver Program Price

Individual Plan: \$14.95/month

Family Plan: \$19.95/month

(Covers the member, spouse & dependent children up to age 26)

YOU'RE IN CONTROL

We customize the program to meet the needs of YOUR business & YOUR employees

- Cover some or all your employees and 1099 independent contractors
- Choose the program – CapstoneCare™ Silver or Premium – that works best for your company
- Easily increase or decrease the number of covered people on a monthly basis. You're never locked into a long-term contract!
- Cover the low monthly fee for each employee or have them contribute all or part of the fee. It's up to you!
- You can even “mix and match” CapstoneCare™ Silver and Premium memberships along with individual and family options as you desire.

GET STARTED FAST!

Simple, easy enrollment in minutes . . . we handle ongoing administration!

- **Step 1.**
Your CapstoneCare™ representative will help you select the plan(s) you want to offer, which employees to enroll, and whether you want employees to share in the cost.
- **Step 2.**
After selecting your plan, you will receive a customized template so you can provide the required information on participating employees and payment information.

CapstoneCare™ will send membership packages to your employees.

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A WIN for your bottom line

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Get started [today!](#)



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CapstoneCare™ programs are NOT insurance. CapstoneCare™ is provided by Capstone Health Network.