

Introducing LiveHealth Online

Online Health Care when you need it!



LiveHealth ONLINE Meeting Members Wherever They Are...





Why Consider Tele-Health?

- **Convenience:** Employees are able to access care at work, outside of traditional business hours, home, and from anywhere with high speed Internet service
- **Prevention:** Greater access can encourage employees to seek care sooner than they otherwise would if an in-person visit was required
- **Cost of Care Savings:** Can avoid costly Urgent Care and ER visits for non-serious conditions
- **Productivity Savings:** Employees can avoid traveling to doctor's visits during the workday



LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross.



Key Differentiators

Unique Product Feature	Benefit to Employer and Consumer
No PMPM cost to employers	<input checked="" type="checkbox"/> Greater value, lower cost telehealth services
Visits are a covered benefit	<input checked="" type="checkbox"/> Benefit design flexibility: fully covered or decide copay
Provider choice upfront	<input checked="" type="checkbox"/> Higher member satisfaction
Immediate or scheduled visits in HD video	<input checked="" type="checkbox"/> Superior, seamless member experience
Physicians in-network for Anthem	<input checked="" type="checkbox"/> Clarity on the cost of the visit
Employer branded storefront	<input checked="" type="checkbox"/> Tailored for your account
Automated claims submission	<input checked="" type="checkbox"/> Ease of use for members



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LiveHealth
ONLINE

Immediate, Live Consultations



A choice of physicians that meets the consumer's needs



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Enrollment Made Easy

- Name
- Date of birth
- Gender
- State
- Zip code
- Email
- Health insurance information

2 minutes of the member's time



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LiveHealth ONLINE ...On Any Device

iOS

ANDROID

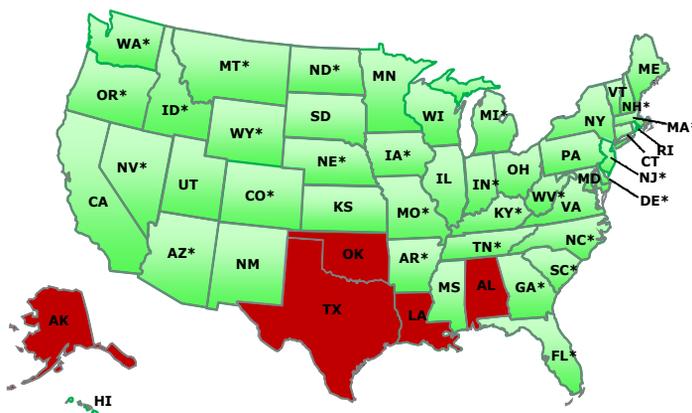


Mobile coming Fall 2013



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LiveHealth ONLINE Available in 45 states and DC 10/1/13



* In these states a prescription can not be issued as a result of an online encounter. Doctors using LiveHealth Online can not issue prescriptions for controlled substances or lifestyle drugs. Health Management Corporation is committed to compliance with laws and rules governing the operation of LiveHealth Online. Laws in each state vary and because of the dynamic nature of telehealth - laws, statutes, or policies regarding telehealth may change.



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Employer Savings Can Be Substantial



Employer Savings Depend Upon

- Utilization: number of visits
- Types of visits replaced: example- emergency room, urgent care, retail clinic, MD office visit
- Workplace distances to care: work hours saved per avoided in-person visit
- Wage rates: value of employee time
- Degree of employee cost sharing

Savings estimated to approach a \$45 cost of care offset per online care visit*

*Due to replacement of higher cost alternatives such as ER, Urgent Care, office visits and retail clinics
Sources: BCBSMN Survey after visits and WLP actuarial



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Employee Experience



Over 90% patient satisfaction

"I am very impressed and will continue to recommend this service to friends, family, and co-workers."

90% save time

"I will definitely use it again. I saved at least 3 hours by not going into the doctor - and a ton of cash!"

85% completely resolve their medical issue

"I was able to get things taken care of in less than 10 minutes."



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Employee Worksite Clinic



- **Convenient worksite location**
- **Secure and private environment**
- **Fully equipped with a range of options to meet employer's needs**
- **Ability to integrate with employer worksite vendor**
- **Combine physical and virtual providers**



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Worksite/Retail Solutions



Virtual Worksite Solutions

- Employer branded "self contained" LiveHealth Online Stations
- Kiosk rooms offer private online consultations
- Online visits in HD via web
- Biometric device uploads
- Pharmacy integration
- Combine physical and virtual providers



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Work Site Solutions



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