

# New Telemedicine Plan Options!



**Millions of Americans are using a telemedicine service to get 24/7 access to licensed doctors for a variety of general-health, dermatological, psychological, and other medical issues. We offer individuals and businesses a variety of telemed plan options, most of which can be used with regular health insurance coverage for additional savings.**

Have you ever put off going to the doctor because you haven't been able to take a day off work? Ever woken up in the middle of the night with a medical concern but haven't wanted to pay higher co-pays at urgent care or the emergency room? By being enrolled in a telemed program, you can save time and avoid the unexpectedly high co-pays that you'd normally have to pay to see a doctor for an in-person office appointment. In most cases, you can choose the doctor you'd like to see, and depending on the program you're enrolled in, you might be eligible for savings on prescriptions that can beat your insurance plan's co-pays.

**Most telemed consultations cost \$59 or less, and many insurance plans will help you pay some of the cost of a consultation.** Not sure of whether telemed can work for you? Here's what the typical consultation process looks like:

- Log into your telemed service's app on your smartphone or tablet. If you don't have the app, you can log in from your computer or call a toll-free number instead.
- Select the doctor you want to speak with. Most services allow you to see each available doctor's professional credentials, specializations, and reviews from patients like you who've used the doctor's services.
- Describe your medical issue and provide a brief medical history.
- Confirm your insurance information (if applicable) and preferred pharmacy (so that the doctor can send them any prescription orders for you directly).
- Enter your payment information, if your plan isn't based on a flat monthly fee. Most telemed services take major credit cards and will only charge you after the consultation is complete.
- Wait a few moments while your selected doctor reviews your medical information. The average wait time for a doctor who isn't currently seeing another patient is fewer than 10 minutes.
- Consult with your doctor, either by video conference or by phone. If needed, the doctor will contact your pharmacy directly at the end of your consultation to order prescriptions for you. (Video conferencing is required for doctors to order most prescriptions.)

In addition to offering you 24/7 access to medical care, some telemed plans also offer apps that let you compare the costs of prescriptions and medical services and help you keep track of your insurance deductibles and other medical expenses.

Even if you don't offer your employees health insurance coverage, you can help them maintain optimal health by providing a telemed program for them. By giving them this option, you're providing them with access to medical, psychological, and other specialized medical care and investing in their well-being. No matter what your recruitment and retention budget, I can help you find a telemed service at a cost you can afford. Time is your most valuable resource for ensuring the health of your business, so don't wait to contact me for a consultation about which telemed plan is best for your employees and for your bottom line.



If you have a healthcare plan in place and want to make sure you have comprehensive coverage, supplemental healthcare benefits can provide businesses and individuals with expanded options. Telemedicine is just one option and others include:

- Wellness screenings, such as mammograms, cancer screenings, and cardiovascular stress tests
- Out-of-pocket expenses for deductibles, co-pays, coinsurance, and prescriptions
- Unexpected expenses for some medical emergencies and illnesses.
- Dental and vision

Feel free to call me Monday through Sunday, 8:30 a.m. through 8:30 p.m., at my direct line—(913) 957-4902. If I'm on the other line, leave a message, and I will return your call. You can also email me at [Marilyn@yourbenefitsconcierge.com](mailto:Marilyn@yourbenefitsconcierge.com).

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