


- 
- ✓ Enhance Employee Benefits
  - ✓ Boost Morale
  - ✓ Reduce Absenteeism

## Offer Your Employees a Wide Range of Benefits for Minimal Cost

BenefitsPal™ combines multiple benefits and services to provide support, protection and convenience in an ever-changing market. From healthcare to identity protection: One program. One administrator.

### Combined Benefits and Services

One program with up to 19 benefits, including Teladoc, ID Sanctuary, Legal Services, and more from industry-leading providers

### Great for Part-Time and Full-Time Employees

Provide benefit options to everyone

### Minimal Program Management

Simple set up and a single point of contact

### One Administrator - Save Time for Your HR Team

Health Advocacy provides employees consultations on health- and insurance-related issues

### Increase Employee Support

Roadside and Global Travel Assistance provides employees aid away from work

### Reduce Absenteeism

Services such as Teladoc let employees consult doctors by phone with no consultation fee

## Ask Your Broker About BenefitsPal™

Learn more at [BenefitsPal.com](https://BenefitsPal.com)

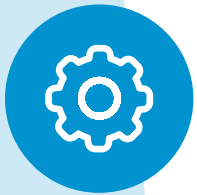


# ARE YOU AND YOUR EMPLOYEES HAVING THESE CONCERNS?



## COSTS

**Increasingly expensive insurance** is forcing employers to look at alternatives. 58% of employers are considering dropping dental or vision insurance plans because of increased medical rates.<sup>1</sup>



## ADMIN

While offering a range of discounts and services can be great for employees, **managing multiple administrators** can be time-consuming and challenging to run.



## BURDEN

The **increasing complexity of the healthcare system** causes employee confusion, resulting in more employee questions and an ever-increasing burden for HR.



## STRESS

**Over 60% of visits to primary care physicians are for stress related symptoms.**<sup>2</sup> Reducing employee stress by giving them great resources to manage it can make them happier and more productive.



## DOCTORS

Access to primary care physicians is becoming **more time-consuming and less convenient**. By 2025, demand for physicians will exceed supply by a range of 46,000 – 90,000.<sup>3</sup>

<sup>1</sup> “Who’s dropping dental and vision insurance?” BenefitsPro.com, 01 May 2014. Web. 12 May 2016

<sup>2</sup> Boone JL, Anthony JP. *Evaluating The Impact of Stress on Systemic Disease: The MOST Protocol in Primary Care*, (2003).

<sup>3</sup> Association of American Medical Colleges Survey

# BenefitsPal™

## HAS SERVICES AND SUPPORT TO HELP.

BenefitsPal™ will help you **reduce your company's health insurance premiums** by offering low-cost alternatives to unnecessary ER and urgent care visits with services such as Teladoc, Doctors Online and NurseLine™. These programs also save your employees time and money for happier and healthier employees.

With a **single administrator** for up to 19 diverse benefits, BenefitsPal gives you a carefully crafted portfolio of services for employees without requiring you to manage a range of programs.

Employees can rely on services like Health Advocacy, Medical Bill Saver™ and Telephonic EAP to **help them navigate the health care system**, and free up time for the HR department on time-consuming support.

Telephonic EAP provides effective professional counseling through a simple phone call to help your employees **cope with stress, depression, conflicts, and day-to-day struggles.**

Teladoc provides **24/7 remote visits** by phone or online video with **board certified physicians**, who can diagnose and prescribe, when medically necessary, at **no additional cost.**



## BENEFIT HIGHLIGHT: Teladoc

While more employers are embedding telehealth services in their major medical plans, usage has lagged with just 3% of employees taking advantage. The Teladoc model is easy, convenient and effective and has 23% average utilization. This decreases urgent care and ER visits to reduce healthcare premiums, saving, on average, 2 office visits for adults and 3 office visits for children, per year.

### **Teladoc through BenefitsPal™ has no visit fee and is very simple**

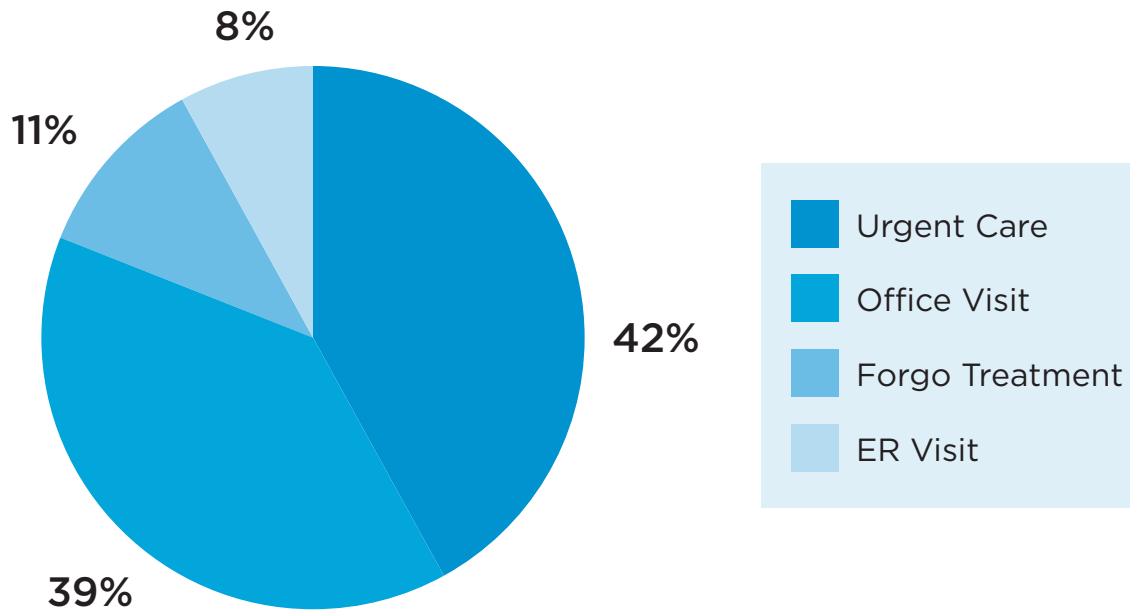
1. Employee sets up an online account with medical history
2. Requests a visit
3. A board-certified Teladoc physician provides a remote visit
4. Treatment details are recorded in member record and a prescription is written if medically necessary

### **Quick Facts About Teladoc**

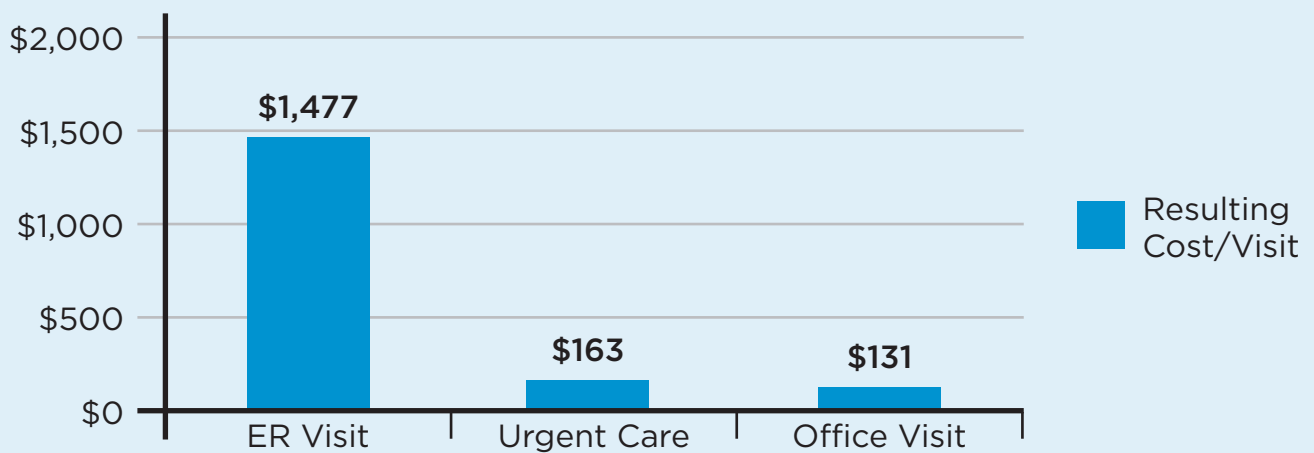
- \$0 visit fee with BenefitsPal
- 17.1 million members
- 95% member satisfaction
- 92% resolved patient issues
- 10 minutes average doctor response time
- 0 malpractice claims

# TELADOC SAVES EMPLOYEES TIME & MONEY AVOIDING DOCTOR VISITS

## Visits Avoided by Teladoc



## Resulting Cost/Visit





# Top 5 Reasons Employers Offer BenefitsPal!

1. **Delivers nationwide access of up to 19 benefits with one program**
  2. **Includes Teladoc with no visit fee, Health Advocacy, ID Sanctuary, Legal Services, and more benefits from industry leading providers**
  3. **Improves claims experience and reduces HR burden**
  4. **Promotes productivity and wellness**
  5. **Offers a turn-key solution: Robust employee engagement and member support**
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## **Teladoc (no visit fee)**

Save a trip to urgent care and avoid waiting at the doctor's office. Teladoc's board certified physicians can consult, diagnose and prescribe, when medically necessary, 24/7 at no additional cost to you and your family.

## **Health Advocacy**

With never-ending changes to insurance and its various plans, having a personal Health Advocate can help you work through the system. Get assistance with resolving insurance claims, billing issues and even researching and locating treatments and unbiased health information. Having your own health advocate can give you the comfort to maximize and manage your benefits.

## **Medical Bill Saver™**

Sometimes medical bills can become overwhelming. Medical Bill Saver can provide assistance in negotiating discounts on medical and dental bills, and negotiate payment arrangements and options for non-covered services.

## **NurseLine™**

Skip the uncertainty of researching minor emergencies and illnesses online. Speak directly to a registered nurse 24/7 for health information, education and support.

## **Telephonic EAP**

Everyone needs help solving personal problems at some point. Telephonic counseling means you can discuss issues with an experienced counselor from the privacy of your own home, with 24/7 access. Work through depression, anxiety, loss, grief, change, work or abuse with a confidential phone call. Counselors follow up and monitor progress and can refer to local licensed counselors as needed.

## **Doctors Online**

Enjoy 24/7 access to a team of medical pros via email or smartphone app. Doctors, pharmacists, psychologists, dentists, dieticians and more respond to questions within a few hours. Doctors Online also offers a library of articles, videos, and Health Encyclopedia, plus weekly health tip emails, health assessments, and personal health records all on one secure website.

## **ID Sanctuary**

Fraud specialists are ready to help reduce the risk of identity theft and provide unlimited 24/7 resolution assistance when your identity is compromised. Get document replacement assistance, credit inquiry activity alerts and more.

## **Legal Services**

Free and discounted services from experienced lawyers can help you deal with traffic tickets, bankruptcy, divorce, financial support and even representation in small claims court. Attorneys charge \$125 per hour or 40% off their hourly rate (whichever is greater), and you receive 10% off all contingency-based cases.

## **Pharmacy**

Have a prescription that's no longer covered or accepted? You and your family can save 10% - 85% on most medications just by showing your BenefitsPal card at more than 60,000 pharmacies nationwide, including CVS, Walgreens, Target and more.

## **Dental**

You and your family can save on both routine dental services such as cleanings, X-rays and fillings, and on specialty dental care such as orthodontics and periodontics.

## **Vision**

See more clearly with 10-30% off your eye exam and 20-60% off prescription eyewear including most frames, lenses and specialty items. Receive one mail-in rebate for \$25 on Crizal® No-Glare lenses or one mail-in rebate for \$25 on Transitions® adaptive lenses. Save on non-disposable contact lenses and LASIK surgery where available.

## Packages Overview

Packages	HealthPal	HealthPal Premier	LifePal	
Benefits	Teladoc (no visit fee) Health Advocacy Medical Bill Saver™ NurseLine™ Telephonic EAP Pharmacy	Teladoc (no visit fee) Health Advocacy Medical Bill Saver™ NurseLine™ Telephonic EAP Pharmacy Doctors Online MyEWellness.com Vitamins Diabetic Supplies MRI & CT Scans	ID Sanctuary Roadside Assistance Global Travel Assistance Instant Deals Legal Services Health Wealth Connection	
Pricing			Individual	Family
100% Employer Paid	\$10.00	\$15.00	\$11.50	\$19.50
100% Employee Paid	\$11.00	\$16.00	\$12.50	\$20.50

## Offer Your Employees Combined Packages

Packages	BenefitsPal Premier: HealthPal+LifePal		BenefitsPal Prime: HealthPal Premier+LifePal	
Pricing	Individual	Family	Individual	Family
100% Employer Paid	\$21.50	\$29.50	\$26.50	\$34.50
100% Employee Paid	\$23.50	\$31.50	\$28.50	\$36.50

## Looking for Vision and Dental?

BenefitsPal Plus	
Vision, Dental, and an exclusive \$25 Transitions or Crizal Lens Rebate	
Pricing	
100% Employee or Employer Paid	\$4.00
Combine BenefitsPal Plus with any package above, or purchase separately!	

All price lists are pepm (per employee per month).

**OFFER ONE PROGRAM  
WITH ONE ADMINISTRATOR  
AND NO SET UP FEES!**

## Schedule a Consultation with an Expert Today!

[benefits@benefitspal.com](mailto:benefits@benefitspal.com)



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Disclosures: **This discount card program is NOT insurance**, not intended to replace insurance, and does not meet the minimum creditable coverage requirements under the Affordable Care Act. **It contains a 30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to VT and WA residents. **Global Travel Assistance is not available to OR, FL, and WA residents.**

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