



5 Tips to Lower Healthcare Costs For Employees

2 Resolve common medical issues without missing work.

FACT Employees miss an average of **4 hours of work** for a typical doctor's appointment.¹

With \$0 telehealth visits included in this program, you can get the quality care you and your family deserve anytime, anywhere in the U.S.

1 Get care for minor illnesses and injuries without the cost of an unnecessary doctor, urgent care or ER visit.

FACT **72% of doctor visits are for non-emergency** care for common conditions easily treated by telehealth.¹

Telehealth offers 24/7 access to physicians by phone or video consult who can diagnose illnesses, recommend treatment, and even call in a prescription when necessary.

3 Save money on out-of-pocket healthcare expenses before you reach your deductible.

FACT Employees pay an average of **\$3,600 in out-of-pocket** healthcare costs each year.²

This program offers an exclusive package of benefits designed to help consumers save money on out-of-pocket healthcare expenses.



1. Teladoc Overview PDF. Page 3.

http://www.teladoc.com/wp-content/themes/teladoc_theme/static_content/Emp-Union-Teladoc-Overview.pdf
2. 2013 Milliman Index. http://insight.milliman.com/article.php?cntid=8359&utm_source=milliman&utm_medium=web&utm_content=MML-mktg&utm_campaign=Healthcare&utm_terms=Milliman+Medical+Index

For Employees

4

Get the most out of your health benefits.

FACT

The average hospital stay in the **U.S. costs \$9,700.**³

With this program, you have access to advocates who can help you navigate the healthcare system. Industry experts can also review, explain and resolve insurance claims and billing issues.

5

Take advantage of discounts on prescriptions.

FACT

The average American spent **\$898 on prescription drugs** in 2012.⁴

Don't pay full price for prescriptions! With this program, you can save 10% to 85% on most prescriptions at thousands of pharmacies nationwide. Even if you have insurance, present both cards at the pharmacy to receive the lowest price.

This is not insurance nor is it intended to replace insurance. This discount card program contains a 30 day cancellation period. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. For a full list of disclosures, please visit MyMemberPortal.com. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309.

Telehealth operates subject to state regulation and may not be available in certain states.

3. Healthcare Cost and Utilization Project. <http://www.hcup-us.ahrq.gov/reports/statbriefs/sb146.pdf>

4. CBS News, 2013

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