



Your employees deserve high-quality healthcare. Your business demands low costs. MeMD is the solution that gives you both better healthcare and lower costs.



The MeMD Solution

MeMD is a valuable health benefit that your employees will love and that will reduce your company's healthcare expenses. MeMD lets your employees consult urgent care doctors and medical providers through the Internet using a webcam. If a prescription is needed, it will be electronically routed through MeMD to the pharmacy of the patient's choice. Over 90% of individuals who use MeMD's WebXam™ can be treated online and return to work with no additional tests or exams. A WebXam is more convenient than an ER or urgent care visit and a fraction of the cost.



FREQUENTLY ASKED QUESTIONS

Who are the medical providers treating patients on MeMD? MeMD contracts directly with urgent care centers throughout the United States. The same physicians and medical providers you would drive to see at walk-in clinics are available online with MeMD.

What happens if the patient requires tests or cannot be fully treated online? Less than 10% of patients who use MeMD require further immediate treatment, tests, or in-person exams. For those who do, the physician can direct the patient to the most appropriate place for further care. MeMD patients who require in-person treatment will have their registration information and electronic medical record forwarded to the clinic if they choose to visit an urgent care center in the MeMD referral network.

MeMD IS A HIPAA COMPLIANT SERVICE

Are prescriptions available through MeMD? Yes. Healthcare providers on MeMD will prescribe medications (if needed) as well as care instructions that provide detailed information regarding treatment and diagnosis. Prescriptions are sent electronically through MeMD to the pharmacy chosen by the patient.

It is important to note, however, that providers on MeMD will not prescribe or renew a prescription for controlled substances regulated by the U.S. Drug Enforcement Agency or any drugs considered to be "life-style" medications, including medications to treat erectile dysfunction, hair loss and obesity.

What's required to get started? 1) A signed MeMD Employer Subscriber Agreement 2) A list of employees and dependents who will be eligible to receive medical services under the agreement 3) A primary contact for us to work with who will help us send communications to staff regarding MeMD 4) Personalized billing and invoicing processes for your company. It's just that easy.

How long is the commitment to use MeMD under the Employer Subscriber Agreement? It is a twelve-month agreement with automatic renewal options.

When can I add new employees? Anytime. We will outline the process and schedule for adding new employees during the process of client implementation.

Are dependents covered? Yes - if you'd like them to be. Employers have the option of covering dependents or allowing employees to voluntarily opt-in. The solution is completely configurable to the employer's request.

I only have coverage for my management team. Is this something I can offer my other employees who have no benefits? Absolutely. In fact, MeMD is a perfect solution for those companies that don't have full coverage for many of their employees. MeMD is a perfect supplement for any non-insured members.



MeMD CAN PROVIDE AN EMPLOYER ONSITE KIOSK SOLUTION

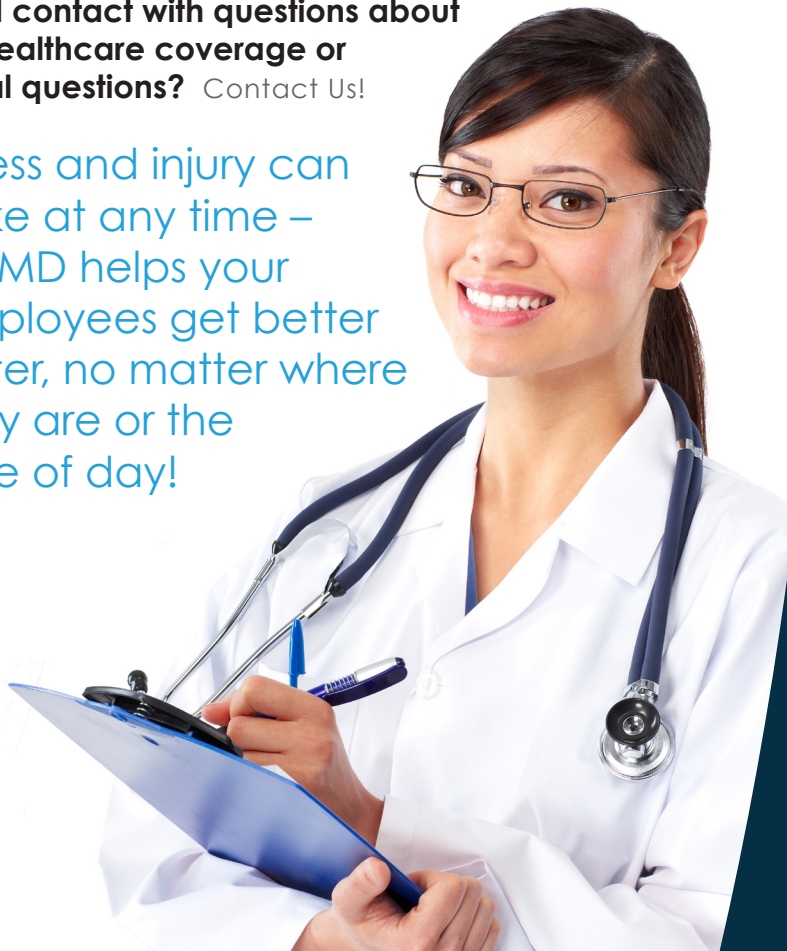
Can Health Savings Account (HSA) or Flexible Spending Account (FSA) funds be used for MeMD? Yes – definitely. Because MeMD is a qualified medical expense, employees can use their FSA and HSA funds to pay for a WebXam. The exact process for using these funds differs from employer to employer. A MeMD solutions consultant can help each employer determine exactly how the process would work for them.

THE AVERAGE EMPLOYER CAN IMPLEMENT IN 4 WEEKS OR LESS

What coverage does MeMD currently have in my state? MeMD is adding new states all the time. Check online or with your solutions consultant for our most up-to-date coverage.

Who do I contact with questions about MeMD healthcare coverage or technical questions? Contact Us!

Illness and injury can strike at any time – MeMD helps your employees get better faster, no matter where they are or the time of day!



What can be treated through MeMD?
The majority of minor ailments that people visit the doctor for can be treated online through MeMD without any further in-person exam required immediately. We most commonly treat:

- Abrasions
- Allergies
- Bites and stings
- Body aches
- Bronchitis
- Contusions
- Cough
- Dehydration
- Diarrhea
- Earache
- Fever
- Flu symptoms
- Hives
- Insomnia
- Itchy eyes
- Lice
- Mild lacerations
- Nasal congestion
- Nausea
- Respiratory infections
- Sinus symptoms
- Skin infections
- Sore throat
- Sprains and strains
- Typical headaches
- Urinary tract infection
- Vomiting

Save you and your employees' time and hundreds of dollars on emergency room, urgent care, and doctor's office visits.



What are the benefits and costs associated with MeMD?

BENEFITS

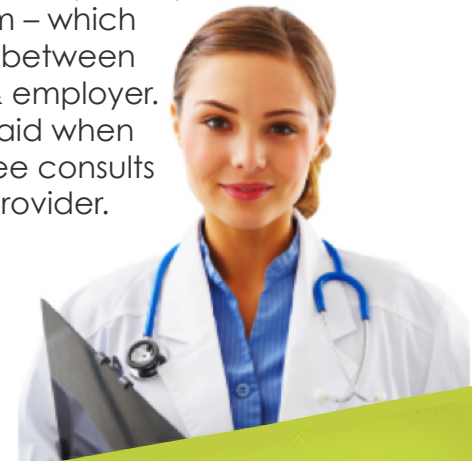
MeMD saves you and your employees' time and hundreds of dollars on emergency room, urgent care, and doctor's office visits. With MeMD:

- Employers typically reduce annual per-employee health care costs by \$200
- Patients wait an average of 28.6 minutes to see a provider, and 94.1% of members are completely satisfied with their visit
- Your employees will be treated and return to work without the high cost and long waits associated with visits to the doctor or emergency room. MeMD patients typically save over 4-hours of drive and wait time.

COSTS

MeMD provides your business with a high value at an extremely low cost:

- Per member per month cost-effective subscription fee depending on employer size
- Thirty-five dollars (\$35.00) per WebXam – which can be split between employee & employer. This is only paid when the employee consults a medical provider.



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