

# Why Unions, Associations and Employers Choose *Virtual Health and Wellness?*

Live  
Doctor  
On Call

Live Doctor On Call

Meet your memberships needs, while lowering cost, have access to a doctor for medical, behavioral health and prescription program 24/7 365 days, and increase their satisfaction!

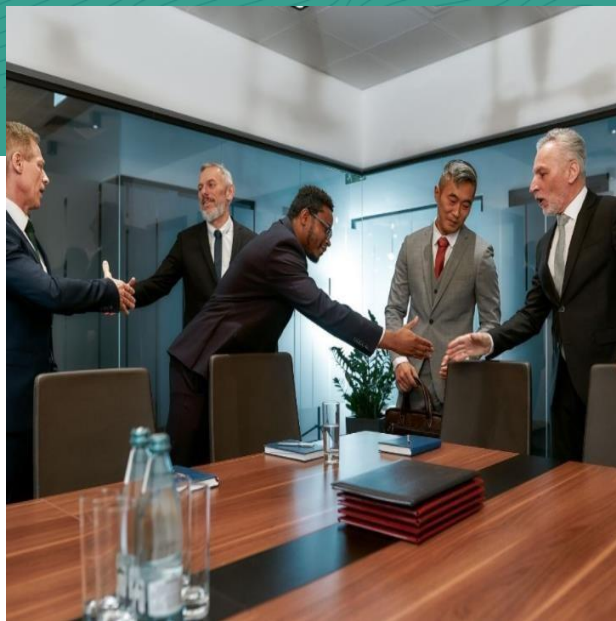
**American Companies** are increasingly utilizing medical services via virtual health and wellness platforms. With the majority of companies realizing significant potential for cost savings and additional benefits.

**The cost savings from Live Doctor On Call's** Virtual Health and Wellness program comes from our ability to divert patients from emergency room and urgent care facilities toward an affordable, live virtual consultation.

When it comes to Medicare Advantage Plans and Schedule D coverage, you can't afford not to have supplemental prescription coverage. If you don't have prescription coverage before your retirement, you will be subject to the Late Enrollment Penalty. Luckily, our virtual health and wellness program is here to help. By signing up for our Rx Discount Programs today, you can avoid the penalty and save thousands on your prescriptions.

## Not only does Live Doctor On Call help retirees avoid Late Enrollment Penalty but they can also

- ✓ Save more money when they hit their *coverage gap* or *donut hole*.
- ✓ Double the savings when you purchase *out-of-pocket brand-name medications* that are *not covered in your original insurance plan*.
- ✓ *Loyalty Program* - Upon joining, you will receive \$25 gift certificate from Restaurant.com
- ✓ *Earning Points* - Members will earn points for every dollar spent on an Eligible Product Purchase.



**Through Live Doctor on Call,** you can save up to 80% on your brand-name and generic medications and up to 45% on insulin medications through our international brand name mail-order program.

*"Live Doctor on Call is a creative, innovative, employee-centric supplemental healthcare solution that will reduce costs while increasing efficiency and improving workflow.."*