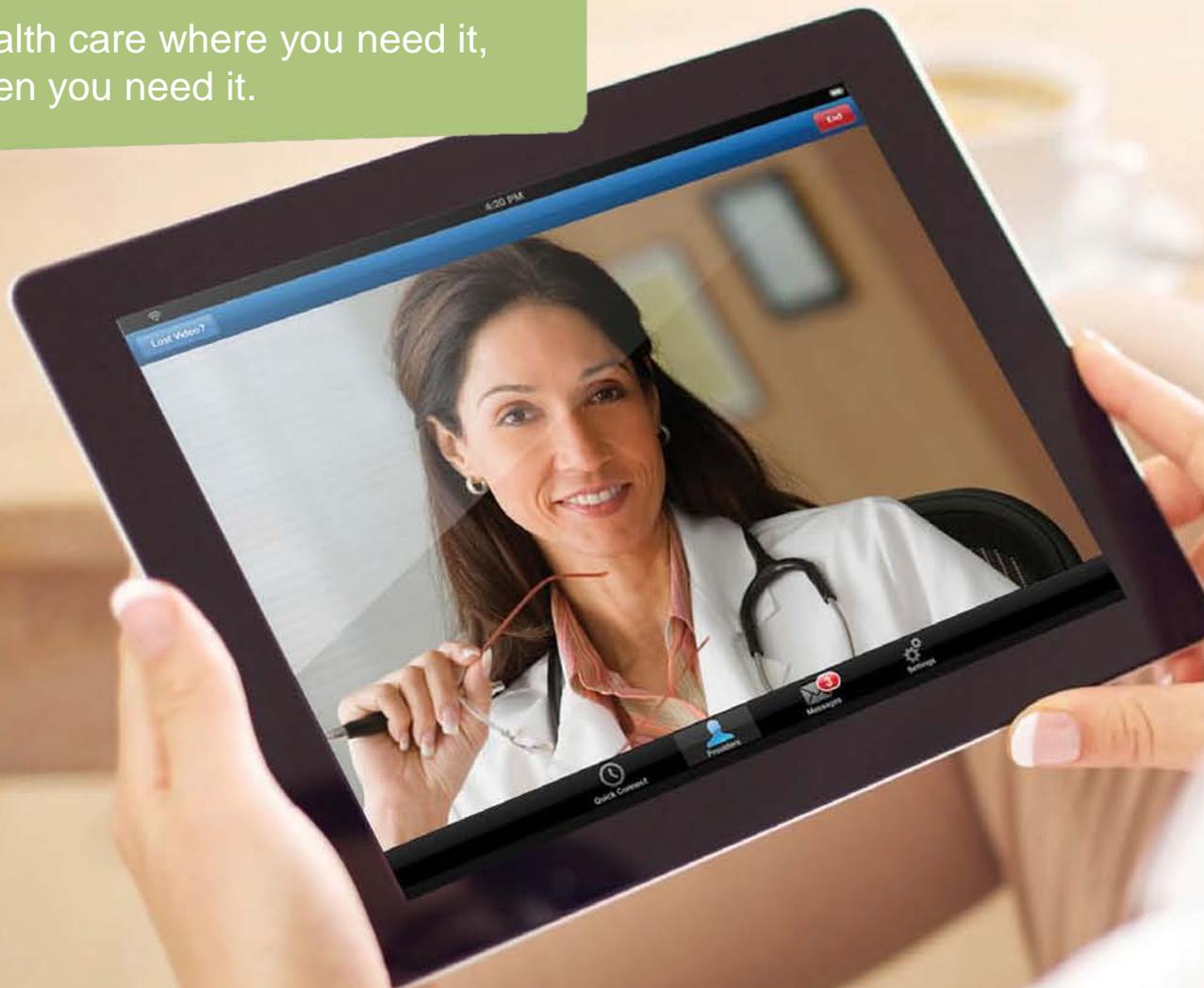


# Introducing LiveHealth Online

Health care where you need it,  
when you need it.

Empire  
empireblue.com

LiveHealth<sup>®</sup>  
ONLINE



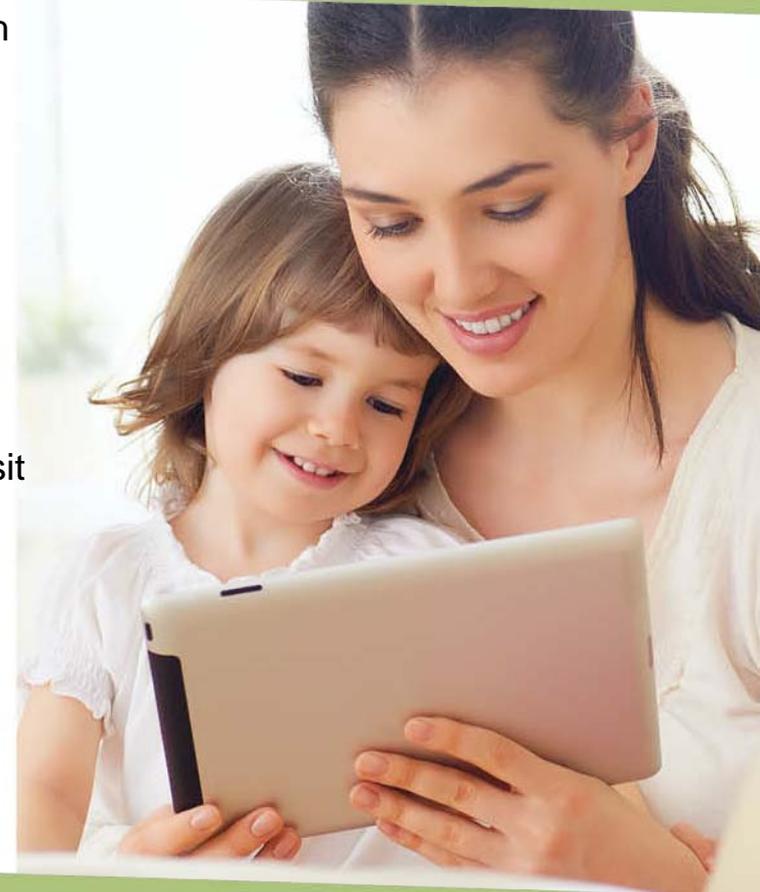
# What is LiveHealth Online?

LiveHealth Online is a convenient way for employees to interact with a doctor via live, two-way video on their computer or mobile device.

## LiveHealth Online:

- Is available anywhere you have an internet connection (at home, in the office or on the go)
- Is available 24 hours a day/7 days a week/365 days a year
- Provides access to in-network, U.S. board-certified doctors
- Offers help at the same price as (or less than) a regular doctor visit
- Doctors can ePrescribe to local pharmacies (where applicable)
- Takes member payments via Visa, MasterCard and Discover
- Is secure, convenient and easy-to-use

Easier and less expensive than urgent care.



# Employer benefits

LiveHealth Online adds value to your existing employee benefits packages without adding additional costs.

## **SAVINGS**

Your employees make fewer visits to higher-priced sites of care (ER, urgent care, etc.) – creating cost of care savings for your business

## **INCREASED PRODUCTIVITY**

Employees spend less time traveling to and waiting for doctors' visits.

## **EMPLOYEE SATISFACTION**

It's innovative, convenient and low-cost. Employees have access to doctors when they need it. And that adds up to increased employee satisfaction.

It's good for you.



# Employer benefits

Substantial savings

Employer savings due to LiveHealth Online can be substantial—**Each virtual visit can equal up to \$102 in medical cost savings.\*** Savings depend upon:

- Number of employee visits/uses
- Types of visits replaced (emergency room, urgent care, MD office, etc.)
- Degree of employee cost sharing

\* Due to replacement of higher-cost alternatives such as ER, urgent care, office visits and retail clinics. Sources: BCBSMN Survey after visits and WLP actuarial.



# Employee benefits

For employees, it's like having a doctor's office at their fingertips. Employee benefits include:

## **CONVENIENCE**

Access to live consultations - anytime, anywhere

## **CHOICE**

Their choice of physician and helpful physician profiles to assist with selection

## **IMMEDIATE SERVICE**

Real-time visits – no waiting for a call back  
Average time savings – 2 to 3 hours (per post visit survey results)

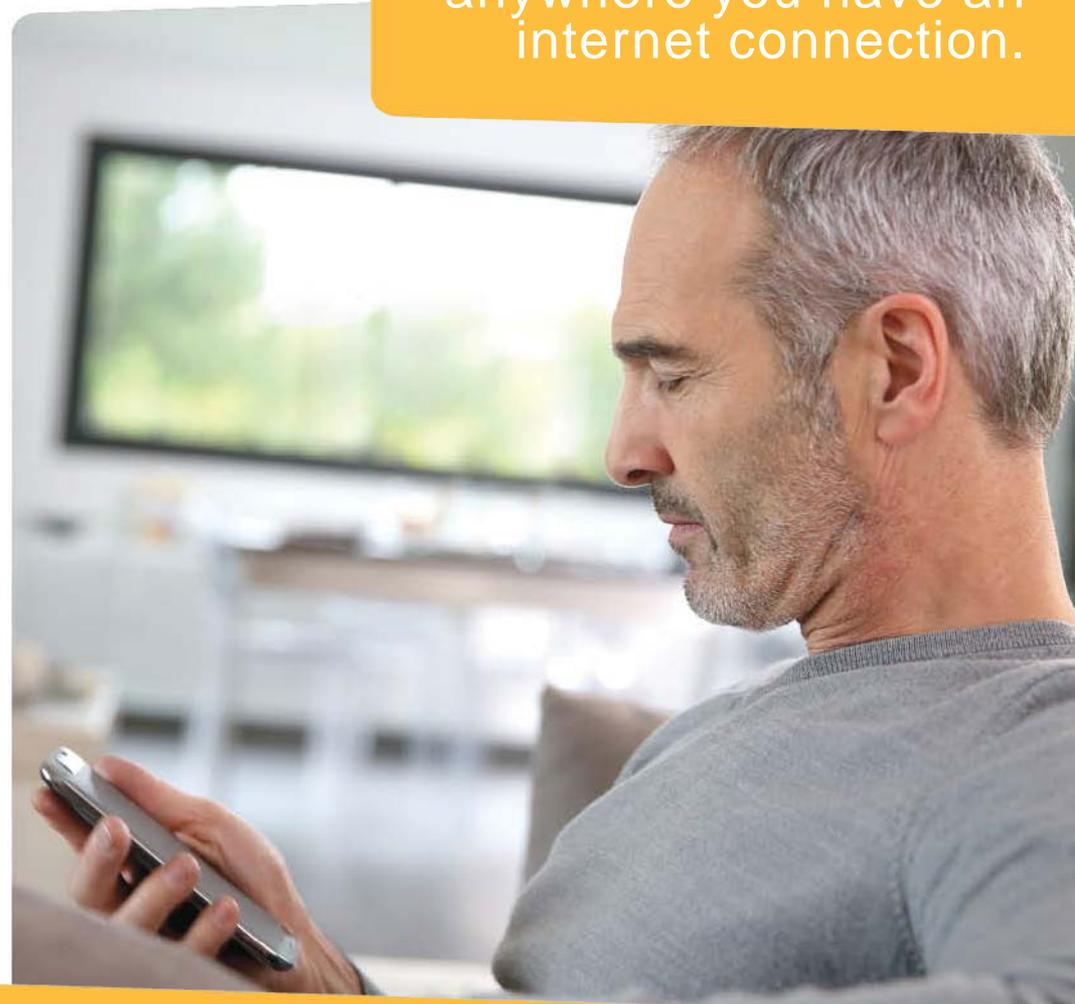
## **LOW COST**

Cost is lower than or equal to a PCP office visit  
Easier and less expensive than urgent care

## **EASE OF USE**

A fast, easy set up and login

Access to a doctor anywhere you have an internet connection.



# A great consumer experience.

Say “ahhhh.”

Over **90%** patient satisfaction.

“I am very impressed and will continue to recommend this service to friends, family and co-workers.”

**85%** completely resolve their medical issue.

“I was able to get things taken care of in less than ten minutes.”

Up to **90%** saved time.

“I will definitely use it again. I saved at least three hours by not going in to the doctor—and a ton of cash!”

# What is unique about LiveHealth Online?

Unique Product Feature	Benefits to Employers and Employees
No PMPM cost to employers	✓ Greater value, lower telehealth services
Visits are a covered benefit	✓ Benefit design flexibility: fully covered or decide copay
Provider choice upfront	✓ High member satisfaction
Immediate or scheduled visits in HD video	✓ Superior, seamless member experience
Physicians in-network for Empire	✓ Clarity on the cost of the visit
Employer branded storefront	✓ Tailored for your account
Automated claims submission	✓ Ease of use for members

# A state of health.

## State availability

LiveHealth Online is available in 44 states and the District of Columbia, and aggressive advocacy efforts are in effect to educate regulators in the remaining states. It's important to note that:

- LiveHealth Online is fully integrated for automated claims submission
- The ability to electronically bill multi-payer is scheduled for late 2014
- Doctors using LiveHealth Online cannot issue prescriptions for controlled or lifestyle drugs in any state

\*In certain states, prescriptions cannot be issued as a result of an online interaction with a doctor. Please check the map on [www.LiveHealthOnline.com](http://www.LiveHealthOnline.com) for the most up-to-date state telehealth statuses.

Visit [LiveHealthOnline.com](http://LiveHealthOnline.com) to view the most up-to-date map for state telehealth availability.



# Getting started



# Ready to sign up?

Have you got two minutes?

Activate your benefit.

Employees enter their:

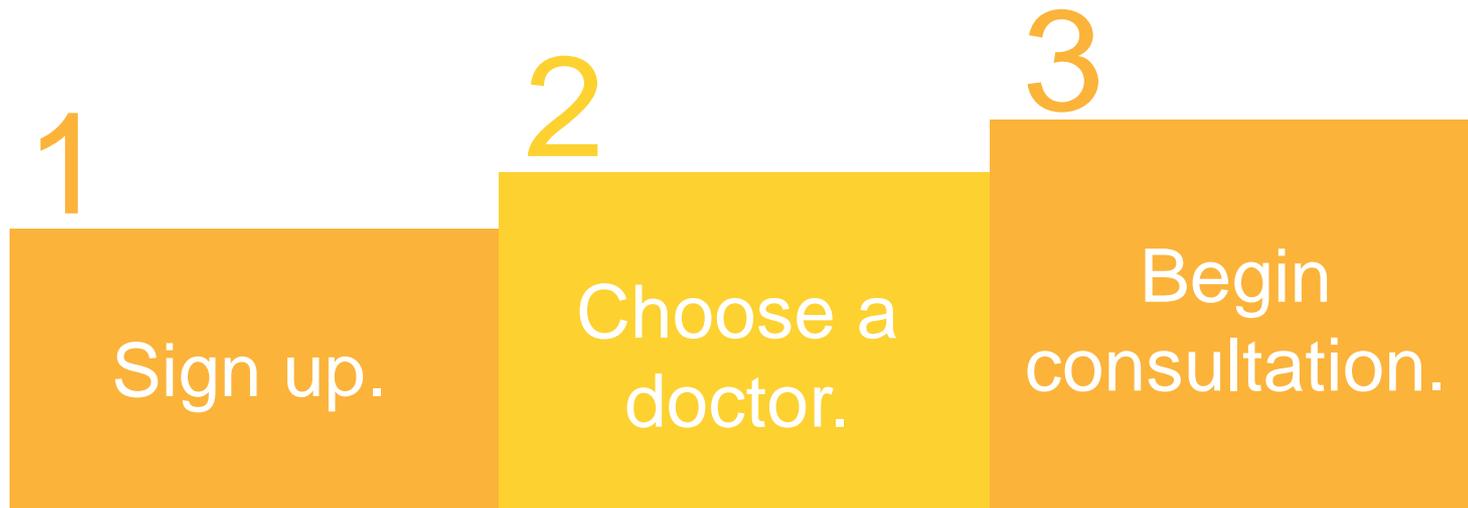
- Name
- Date of birth
- Gender
- State
- Zip code
- E-mail address
- Insurance ID number



# Three steps and you're in face-to-face with a doctor.

How easy it is.

Once they're signed up, getting started with LiveHealth Online is a breeze. Using LiveHealth Online is a covered benefit, paid at an "in-network" level.



# You can take it with you.

## LiveHealth Online mobile solutions.

The mobile LiveHealth Online app is available on both iOS and Android devices.

# iOS



# ANDROID



# Starting Your Visit.

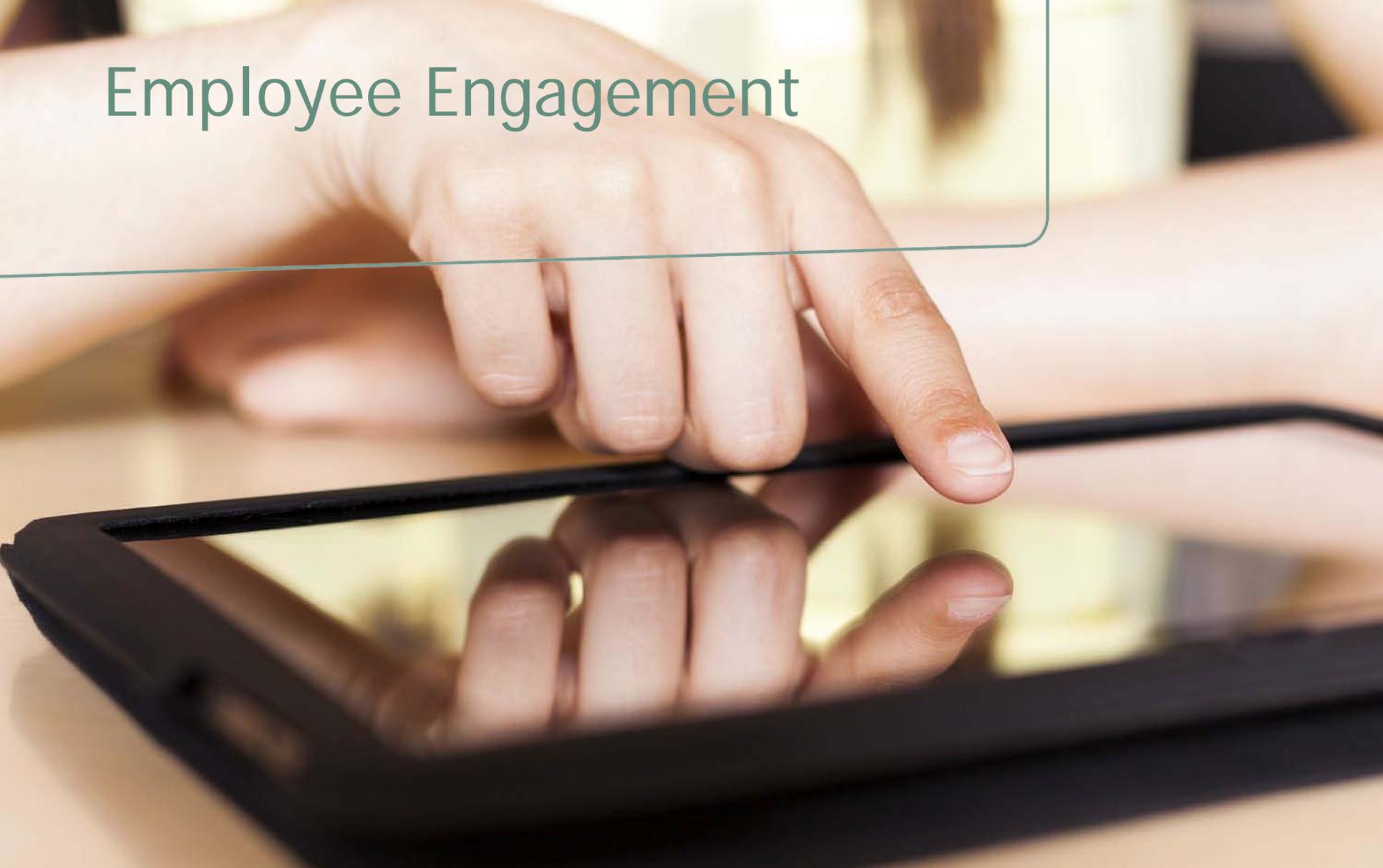
## Member Home Page

Members login and select online physician

Empire can create an employer-branded "storefront," using your logo.\*



# Employee Engagement



# A doctor's office in your office.

Empire can help you set up a convenient worksite solutions that:

- Combines physical and virtual providers
- Is fully equipped with a range of options
- Can integrate with your worksite vendor

These secure, private environments allow your employees to take advantage of LiveHealth Online's benefits.

## Employee worksite solutions



# Step right in.

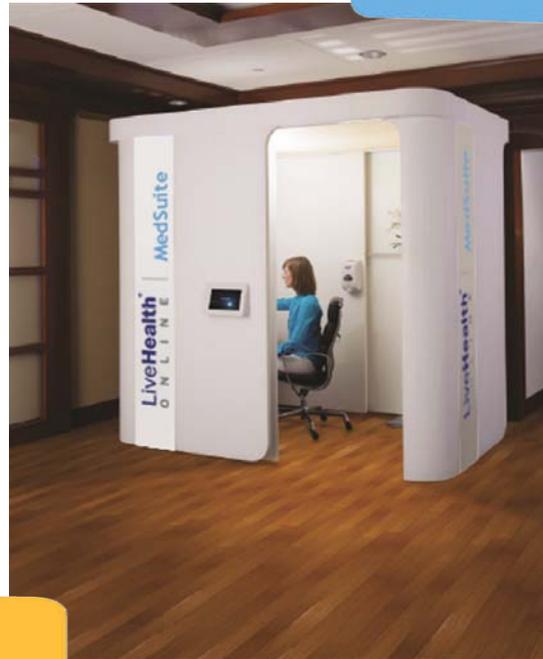
Employer-branded MedSuites and kiosks are available, offering:

- High-definition video — to ensure the best possible picture quality
- Touch screen technology — to make it easy for employees to use
- Connected biometric devices (blood pressure monitors, thermometers, a weight scale and more) — to help doctors diagnose patients

**Want to learn more about these worksite solutions?**

Talk with your Anthem sales representative to obtain additional details on pricing and ROI.

## Virtual worksite solutions



MedSuite (Enclosed) Model



Console (Unenclosed) Model

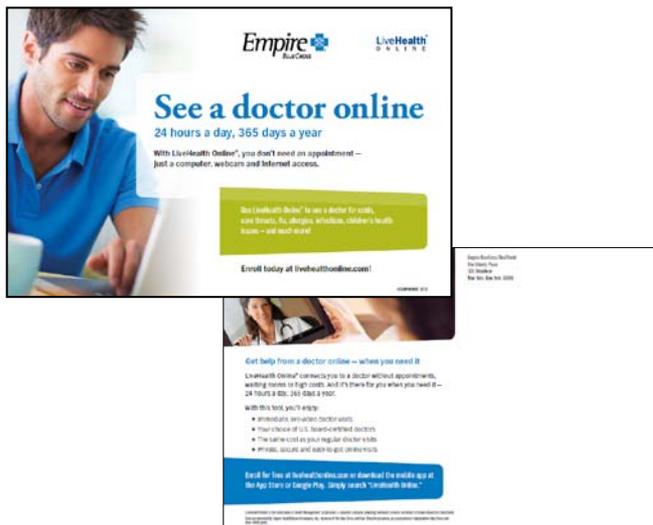
# Start the discussion.

## Employee communications

Empire recommends a promotional campaign to create awareness and adoption.



# Sample Employee Communications



**See a doctor online**  
24 hours a day, 365 days a year

With LiveHealth Online®, you don't need an appointment — just a computer, webcam and Internet access.

Enroll today at [livehealthonline.com](http://livehealthonline.com)!

Get help from a doctor online — when you need it. LiveHealth Online® connects you to a doctor without appointments, waiting rooms or high costs. And it's there for you when you need it — 24 hours a day, 365 days a year.

With this tool you'll enjoy:

- Immediate, live-video doctor visits.
- Your choice of U.S. board-certified doctors.
- The same cost as your regular doctor visits.
- Privacy, ease of use and security.

Enroll for free at [livehealthonline.com](http://livehealthonline.com) or download the mobile app at the App Store or Google Play. Simply search "LiveHealth Online."

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Empire Blue Cross and Blue Shield. Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., business of the Blue Cross and Blue Shield Association, an member of Empire Blue Cross and Blue Shield group.

Enrollment postcard



**Empire BlueCross BlueShield** **LiveHealth ONLINE** [Enroll for free today!](#)



**House calls are no longer a thing of the past**

Don't forget - by signing up for [LiveHealth Online](#)® you can see a doctor **without appointments, waiting rooms or hassles.** All you need is a computer, tablet or smartphone.

See a doctor for cold and flu symptoms, fevers, allergies, infections — and much more. With this great tool, you'll enjoy:

- Immediate, live-video doctor visits.
- Your choice of U.S. board-certified doctors.
- The same cost as your regular doctor visits.
- Privacy, ease of use and security.

Here are some other ways [LiveHealth Online](#) can work for you.

**Don't wait until you get sick.**

No computer? No problem. Use your tablet or smartphone to see a doctor. Simply download the free LiveHealth Online app from the Apple App Store or Google Play and enroll today.

Available on the **Google play** and **App Store**.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Empire Blue Cross and Blue Shield. Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., business of the Blue Cross and Blue Shield Association, an member of Empire Blue Cross and Blue Shield group.

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Reminder e-mails



**Empire BlueCross BlueShield** **LiveHealth ONLINE**



**The doctor will see you now. Right now.**

Have you signed up for [LiveHealth Online](#) yet? It's a whole new way to connect with a doctor without appointments, waiting rooms or high costs. And it's there for you when you need it — all day, every day, 365 days a year.

LiveHealth Online is secure, private, easy to use and affordable. With this tool, you'll enjoy:

- ▶ Immediate doctor visits by live, two-way video.
- ▶ A choice of U.S. board-certified doctors.
- ▶ The ease of seeing a doctor online for the same cost as your normal doctor visits.

Use [LiveHealth Online](#) whenever you have a health concern and don't want to wait. Simply [email](#) or download the app to have an online visit with a doctor for cold and flu symptoms, fevers, allergies, infections — and much more!

**Don't wait until you get sick.**

[Enroll now](#)

**It's 3 A.M., you're sick and you're away from home.**

Be prepared. Don't forget to download the free, mobile app today at the [App Store](#) or [Google Play](#) to see a doctor on your tablet or smartphone — from anywhere at any time.

# Sample Employee Communications



You're sick, but can't make it to the doctor's office.

Congested traffic. Crowded waiting rooms. Responsibilities at work.

Whatever the reason, sometimes it's hard to find the time to get to the doctor. See a doctor 24/7/365 with no wait at [livehealthonline.com](http://livehealthonline.com) or on your mobile device.

Download the app now!



Posters



If you could see a doctor in the time it takes to drink that coffee, would you do it?

Visit a doctor today at [livehealthonline.com](http://livehealthonline.com) or on your mobile device. It only takes 10 minutes.

With LiveHealth Online, you get:

- Immediate doctor visits through live video.
- Your choice of U.S. board-certified doctors.
- Help at the same cost as your regular doctor visits.
- Private, secure and convenient online visits.

Download the free app now!



## Frequently Asked Questions

### What is LiveHealth Online?

LiveHealth Online is a convenient way for you to talk with and get treatment from a doctor in your state using the Internet.

It is secure, private, easy-to-use and affordable. You can have live, instant or planned visits with doctors in your home, at work or anywhere else you have an internet connection, seven days a week, 24 hours a day. You use live video conferencing, along with instant messaging or a phone, if needed.

### Why would I use LiveHealth Online instead of going to visit my doctor in person?

The choice to use LiveHealth Online is different for each person. For some, busy schedules, location or other conflicts make it hard to get to the doctor's office. It also depends on the type of condition you need care or treatment for. Sometimes the fees just no substitute for going to the doctor in person. But other times, the convenience of having a doctor a click away can help you get the care you need when you need it.

### When is LiveHealth Online available?

Doctors are available on LiveHealth Online seven days a week, 24 hours a day.

### Do doctors have access to my health information?

If you enroll and set up an account, LiveHealth Online doctors can access your health information and review previous treatment (including lab tests and information from your LiveHealth Online visits.

If you are using LiveHealth Online for the first time, and have not enrolled or set up an account, you will be asked to answer a brief questionnaire to gather relevant health information before you speak with a doctor. You will have the option to set up an account after your consult, so this information from your online visit will be available for future LiveHealth Online visits.

### How does online care work? Do I need an appointment?

Whenever you think you need to see a doctor, simply go to [livehealthonline.com](http://livehealthonline.com), select your geographic area and answer a few questions. Your health plan covers part of the cost to see a doctor online. Just enroll for free at [livehealthonline.com](http://livehealthonline.com), set up a personal account and choose a doctor to determine your cost.

Establishing an account allows you to securely store your personal, health, and payment information so you can more easily connect with doctors in the future, share your health history and even schedule future online visits at times that are convenient for you or you can pay the full cost to see a doctor without enrolling. If you don't enroll, you won't be able to use your health plan benefits that cover part of the cost to see a doctor. Once connected, you can talk and interact with the doctor as if you were in a private exam room.

### How long does a LiveHealth session with a doctor usually last?

A typical LiveHealth Online session is about 10 minutes.

### How much does it cost to use LiveHealth Online?

Your health plan covers part of the cost to see a doctor online. Just enroll for free at [livehealthonline.com](http://livehealthonline.com), set up a personal account and choose a doctor to determine your cost. Or you can pay the full cost to see a doctor without enrolling. That means you won't be able to use your health plan benefits that cover part of the cost to see a doctor.

### Will I be charged different amounts for using video or instant messaging features?

No. The cost is the same.

## FAQs



Easy, fast doctor visits – now on your computer or mobile device

24 hours a day, 365 days a year

With LiveHealth Online™, you don't need an appointment – the doctor's always in and ready to see you.

Enroll at [livehealthonline.com](http://livehealthonline.com) or on the free app.

Use LiveHealth Online™ to see a doctor for colds, sore throats, flu, allergies, infections, children's health issues – and much more!

Postcards



LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Empire BlueCross and Empire BlueCross BlueShield.

# Bring your health online.

LiveHealth Online makes it easier than ever before to take care of your employee's health – and the health of your business. Get started today.

