

BREAKING NEWS!

Because We've Waited in Waiting Rooms Long Enough...

We are pleased to announce an exciting new healthcare benefit for you and your family. This extraordinary program will provide 24/7, on-demand access to qualified, U.S. board-certified doctors via phone & online video.

This great service will be offered as part of your existing healthcare benefits package!

Once your account is active, you will be able to instantly connect with a doctor to get advice, receive a call back in as little as 30 minutes, on average, to obtain a diagnosis or make an appointment for a more in depth consultation. You may even request a prescription, if medically appropriate, for pickup at the pharmacy of your choice.

*Enjoy Paragon's refreshing, 24-hour opportunity to speak immediately with a **True, live Doctor.***

Call: 1-(800) 362-2667



WHY TALK NOW?

IT PROVIDES NUMEROUS BENEFITS:

- Save time:** Consult with a qualified doctor without leaving your home or office. Save on drive time and avoid waiting hours for an appointment.
- Save money:** Save hundreds or even thousands of dollars-compared to costly urgent care or ER visits. There is NO COPAY.
- Enjoy peace of mind:** Enjoy the peace of mind that comes from having on-demand, 24/7 access to state-licensed, U.S. board certified doctors that have undergone rigorous credentialing.
- Get healthier faster:** Don't avoid care because you cannot make it to the doctor. With Talk Now, you can call, video chat, or message a doctor at anytime, from anywhere.
- Cover your entire family:** Add up to 5 family members. Everyone is welcome and there are no denials based on pre-existing conditions. Stay tuned for more information on this great new benefit!

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The World of TALK NOW Provides Numerous Benefits:

Consult A Doctor by Phone

On Call Consultation

- Talk to a doctor immediately
- On-demand informational consultation 24/7
- Get answers to important health & medical questions

By Appointment Consultation

- Conveniently schedule a time to talk to a doctor
- Comprehensive diagnostic consultation
- Request prescription medication (Rx) or refill.
- Consult A Doctor by E-mail (E-Consult)
- Email a doctor about sensitive medical issues
- Secure, discreet, HIPAA-compliant
- Doctor response within 24 hours

Priority Consultation

- Talk to a doctor within hours
- Comprehensive diagnostic consultation
- Receive a prescription (Rx) or refill if medically appropriate

When to Use TALK NOW

- Primary care physician is not available or accessible
- Need treatment for your medical condition
- After normal business hours, nights, weekends
- For non-emergent medical issues, questions, or concerns
- You're traveling and need medical advice
- For Children and adults when you are experiencing the following conditions:
Cold/Flu, Urinary Tract Infections, Allergies, Headaches/Migraines, Sinus Infections, Stomach Ache/Diarrhea, Bronchitis, Respiratory Infections

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EMPLOYERS! Proven Results

1

Based on data from a pilot program, an employer can expect to reduce costs by upwards of \$180,000 net per year per 1,000 employees.

2

In 2011 average Annual Premiums for Family Health Benefits topped \$15,000.

3

65% of patients felt that electronic communication with their physicians saved one or more office visits per year.

4

According to a recent independent survey, 86% stated that a teleconsult helped them avoid an emergency room or doctor visit.

5

The American Journal of Health Promotion found a 26% reduction in healthcare costs and 28% reduction in sick-leave absenteeism.

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The Most Common Questions

When should I use Talk Now?

TALK NOW services aid in avoiding unnecessary trips to the Emergency Room or Urgent Care Center when you are unable to see your doctor. In fact, studies have shown that 70% of visits to an Emergency Room are unnecessary. With TALK NOW, the doctor is available to speak with you at any time, avoiding delays and saving you valuable time and money without sacrificing quality of care.

How do I request a consultation?

Upon activation, you can reach a doctor by visiting www.MyDrConsult.com, by calling 1-800-DOC-CONSULT (1-800- 362-2667) or by downloading the iDr 24/7 mobile app. You will have access to a doctor immediately for an On Call Consult. You can also request a Priority Consult to speak with a doctor within 1 hour, schedule a By Appointment Consult that fits your schedule Monday through Friday, choose a Video Consult or E-Consult through secure messaging. There is no limit on the type of consult or frequency of use. You can speak to a doctor as often as you want!

What conditions does TALK NOW commonly treat?

TALK NOW's physicians are trained to provide quality medical care for a variety of conditions for children and adults, such as: Cold and flu, Sinus infections, Bronchitis, Allergies, Headaches, Stomach ache/diarrhea, Eye/ear infections, Rash/skin irritation, Upper respiratory infections, Urinary tract infections, Yeast infections...and more!

What are the qualifications of TALK NOW's physicians?

TALK NOW holds its Providers to the highest standards by putting each prospective provider through a rigorous and comprehensive evaluation process. The credentialing process involves the National Committee for Quality Assurance, the American Medical Association, and the provider's respective State Board of Medicine.

Can I get prescriptions from a TALK NOW physician?

Yes. If medically appropriate, TALK NOW physicians are able to prescribe non-controlled substances during Priority or By Appointment Consultations and can electronically submit prescriptions to your local pharmacy.

Can I get a consultation after hours or on weekends or holidays?

Yes. TALK NOW's physicians are available 24 hours a day, 365 days a year.

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Are there any restrictions on the number of times I can consult with a doctor?

There are no restrictions to how often you can contact TALK NOW's physicians. Call as often as you need!

Do TALK NOW physicians handle emergencies?

No. For an emergency, please dial 911.

Can I get information from my consult to my doctor?

Yes. You will have access to your person health records on the My Personal Health Manager Web Portal. The records can then be shared with your Physician.

Now What?

Contact your agent. They will gather the necessary information to implement and discuss ongoing eligibility transfers. Members will receive Welcome Kits with all needed information and receive an ID card with the phone number needed to call and their ID number.

