

# The Value of Virtual Health Solutions in Today's Benefits Landscape

**Careington**  
SOLUTIONS SIMPLIFIED®



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# ABOUT US

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Careington International Corporation is an established hub for enhancing benefits with over 40 years of experience in the non-insured benefits space. From a full range of non-traditional benefits to our full-scale, in-house support capabilities, Careington and our affiliate companies provide an innovative, single-source network, product and service solution.

With advanced telemedicine technology, we offer affordable options and better access to physicians, dentists and mental health professionals via phone or video chat. All of our products are available to all employee types as well as directly to individuals and their families.



## GREG RUDISILL

Senior Vice President of  
Strategic Partnerships at Careington

Greg T. Rudisill brings decades of experience in employee benefits to Careington, specifically in managed health care and the insured vision care market. In his current role as Senior Vice President of Strategic Partnerships, Mr. Rudisill is responsible for developing relationships with managed care companies, insurance carriers, third party administrators, affinity/association groups and broker and consultant organizations. He helps lead the development of Careington's general agency and TPA services and is also an integral part of new product expansion, ensuring that Careington's unique products and services are innovative in the marketplace and valuable to the consumer.

## DR. SHARPE

Clinical Director for  
DialCare Teledentistry

Fred L. Sharpe, D.D.S., J.D. serves as the Clinical Director for DialCare Teledentistry. Dr. Sharpe is a general dentist and an attorney. Dr. Sharpe has worked in the dental benefits industry as a dental director and executive since 1985. He sees teledentistry growing across the nation, as it provides greater connectivity between patients and dentists.

## JEREMY HEDRICK

President of DialCare

Jeremy Hedrick is the President of DialCare and is responsible for the overall visionary leadership and strategic growth of DialCare. During his tenure with DialCare and its affiliate company Careington, Mr. Hedrick has held several senior leadership roles within the company, helping him shape the industry from every point of view, including customer, provider, regulator, claims payer and even international expansion.

# TODAY'S HOSTS

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# OUR HISTORY

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1 9 7 9

Founded by two entrepreneurial dentists

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Began bundling dental with other ancillary products (vision, prescriptions, etc.)

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Began offering telehealth products and services to the marketplace

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Introduced telemedicine affiliate company, DialCare, to the group and individual market

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Launched the DialCare Mental Wellness Program to the group and individual market

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Expanded virtual care offerings to introduce DialCare teledentistry



# THE CAREINGTON DIFFERENCE

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Careington is a single-source solution delivering custom benefits packages, superior program management and full-scale administrative services to better meet the needs of our clients and customers.

**A-la-carte or comprehensive  
turnkey administration**

**Product and service  
aggregation**

**Complete flexibility  
and customization**



# OUR PRODUCTS & SERVICES

With more than 150 unique products and services to choose from, we offer unique customized packages and bundles to fit the needs of our clients. Our custom programs deliver best-in-class, tried and proven products and services that are affordable, easy to use and designed to deliver significant savings.

## HEALTH

Dental  
Vision  
Telemedicine  
Prescriptions  
Hearing  
Labs  
Medical Bill Saver

## WELLNESS

Vitamins & Nutrition  
Weight Loss  
Health Club Network  
Chiropractic  
Podiatry  
Alternative Health  
Long-Term Care

## LIFESTYLE

ID Theft Protection  
Shopping & Dining  
Travel Assistance & Savings  
Pet Care  
Tax & Financial  
Legal Advice  
Will & Estate Planning

## SERVICES

Enrollment & Billing  
Customer Service  
Claims Administration  
Marketing  
Fulfillment  
Industry Compliance  
Custom Development

# PRODUCT PACKAGES EXAMPLES

Below are examples of current popular plan packages. All of these programs can also include our new DialCare Teledentistry product.

## DIALCARE PLAN

- ☒ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☒ DialCare Teledentistry
- ☐ Dental discounts
- ☐ Vision discounts
- ☐ Prescription discounts
- ☐ Alternative health plans
- ☐ Medical documents

## DIALCARE HEALTH + MENTAL WELLNESS PLAN

- ☒ DialCare Physician Access
- ☒ DialCare Mental Wellness
- ☒ DialCare Teledentistry
- ☐ Dental discounts
- ☐ Vision discounts
- ☐ Prescription discounts
- ☐ Alternative health plans
- ☐ Medical documents

## CAREINGTON DENTAL, VISION PLUS TELEMEDICINE PLAN

- ☒ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☒ DialCare Teledentistry
- ☒ Dental discounts
- ☒ Vision discounts
- ☒ Prescription discounts
- ☒ Alternative health plans
- ☐ Medical documents



# WHY VIRTUAL HEALTH SOLUTIONS

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Our virtual health solutions are in high demand in today's benefits marketplace, especially since the COVID-19 pandemic drove an urgent need for health care services that allow employees to speak to a practitioner without leaving their homes.

By offering our virtual health solutions, you can add high value to your benefits portfolio and provide new, affordable ways for employees to access virtual care during this time of uncertainty.

## VIRTUAL HEALTH SOLUTIONS PERKS

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Affordable option for  
all employees

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Available year-round

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Avoid unnecessary  
trips to the ER



# SURVIVE & THRIVE WITH US

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Many of Careington's virtual health solutions are particularly valuable to employers during this time, especially today with the onset of the COVID-19 pandemic.

While many are facing loss of traditional benefits, Careington and DialCare remain ready to provide much-needed non-traditional benefits. Our virtual health solutions deliver high-impact, low-cost options to ensure you can survive and thrive during this critical time.



# OUR VIRTUAL HEALTH SOLUTIONS

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**Our virtual health solutions provide employees with on-the-go access to licensed medical professionals, health care experts and work-life balance consultants.**

Expert Medical Opinion

Work-Life Assistance

Health Care Navigation

DialCare Physician Access

DialCare Mental Wellness

DialCare Teledentistry

# HEALTH CARE NAVIGATION

The health care navigation program helps members and their families navigate the health care and health insurance systems.

## HOW IT HELPS

Finds the best doctors

Schedules appointments

Helps resolve insurance claims

Assists with eldercare



# EXPERT MEDICAL OPINIONS

**The expert medical opinions provides access to health advisors that help ease worry, offering timely support for members' most difficult medical issues.**

## HOW IT HELPS

Provides virtual consultations for a second medical opinion

Facilitates appointments with top specialists

Gather, organizes and forwards key medical records



# WORK-LIFE ASSISTANCE



**The work-life assistance program provides telephonic referral services to members to help balance their busy lives.**

## THIS PROGRAM HELPS WITH

Child care

Caregiver support

School and college planning

Convenience services



# WHY CAREINGTON & DIALCARE

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**Careington**  
SOLUTIONS SIMPLIFIED®

**DialCare**  
TELEMEDICINE SIMPLIFIED®

Careington has more than 40 years of experience in the non-traditional benefits space and began offering telehealth services over a decade ago. Leveraging Careington's vast experience, DialCare offers modern telehealth solutions that are highly valued additions to modern benefits offerings.

Long before COVID-19, we knew that today's consumers wanted innovative and time-saving options for access to health care. So, we created a multi-faceted telemedicine program that offers group flexibility and can be customized to each unique client opportunity. Since the pandemic, we have seen a 60% increase in patient visits, and our telemedicine programs continue to grow. DialCare's unique and effective model responds the current telemedicine demand with a competitive, flexible and customizable solution.

# TELEMEDICINE STATS & FACTS

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■ The U.S. telemedicine market is expected to **exceed \$64 billion by 2025.**



Teleconsulting is estimated to **grow by as much as 18.2% by 2025.**

■ In a recent survey, **96% of large employers** (companies with over 500 employees) in the U.S. said they **would provide telehealth coverage** with their health insurance in states where it's an allowed option.

■ In 2016, more than **50% of adults with a diagnosed mental illness** did not receive mental health services.



One study found that more than **2.2 million patients visited hospital emergency** departments for dental pain in 2016 alone.



# DIALCARE PHYSICIAN ACCESS

**DialCare Physician Access is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care.**

## WHEN TO USE PHYSICIAN ACCESS

For non-emergency medical issues and questions, including any COVID-19 questions or concerns

During or after normal business hours, nights, weekends and holidays

When a primary care doctor is not available

When traveling and in need of non-urgent medical care or advice



# DIALCARE MENTAL WELLNESS

DialCare Mental Wellness offers mental health assistance from licensed counselors via virtual or telephonic counseling sessions.

This program is also offered to schools across the country so that middle school, high school and college students can receive mental health care.

## CONDITIONS MENTAL WELLNESS CAN TREAT

Depression  
Stress  
Eating Disorders  
Addiction  
Relationship problems  
Anxiety  
Grief  
And more



# INTRODUCING TELEDENTISTRY

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Teledentistry includes any dental care, diagnosis or oral assessment performed using a phone or computer to allow the dental professional to address the conditions presented by the patient.

DialCare Teledentistry combines the technology of DialCare's telemedicine platform with Careington's 40 years of dental expertise to offer a comprehensive teledental solution. With DialCare Teledentistry, members can receive urgent care, second opinions and more from licensed dentists anytime, anywhere.



# DIALCARE TELEDENTISTRY

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DialCare Teledentistry offers convenient, robust care through 24/7/365 virtual consultations with licensed dentists via phone or video chat.

**DialCare Teledentistry is a full-service offering and is available to all market segments.**

## WHEN TO USE TELEDENTISTRY

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For non-emergency dental issues,  
questions and concerns

When you live a significant  
distance from a dentist

For second opinions on dental care

When your primary dentist is unavailable

When traveling within the U.S. and in need  
of dental care or guidance

During or after normal business hours,  
nights, weekends and holidays

To avoid unnecessary trips to the E.R.



# HOW DIALCARE TELEDENTISTRY WORKS

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DIALCARE DENTISTS  
CAN ASSIST WITH ANY  
OF THE FOLLOWING

- Diagnose oral health problems or pain
- Provide clinically appropriate, non-DEA controlled prescriptions when needed
- Avoid unnecessary trips to the ER
- Provide expert second opinions to give peace of mind for oral health diagnoses and treatment options
- Consults for sores, lesions, swelling or infection
- Broken, chipped, sensitive or misaligned teeth
- Gum swelling and bleeding
- Orthodontia needs
- And much more

# TELEDENTISTRY VALUE

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If embedded as a benefit or service, DialCare can reduce unnecessary ER visits and offer diagnostic services that will provide early detection and treatment recommendations to avoid major dental work for undiagnosed oral health problems, helping reduce overall dental spending over time.

## DIALCARE TELEDENTISTRY CAN

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Improve access to dental care  
and dental education

Provide low-cost access to dental health care  
and expert second opinions

Offer virtual checkups and help move  
people into care sooner



ANY QUESTIONS?

Please post your questions  
in the chat box.

Careington and DialCare offer modern, high-demand virtual health solutions. Today's consumers want convenient options for access to health care. Our unique and effective virtual health model responds to this demand with a competitive, flexible and customizable solution.

Want to learn more? Contact us today!

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THANK YOU!

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