

First Stop Health

Virtual Care for Retail Workforces

Care that people love® - Built for the Pace of Retail

The Retail Reality

Retail brands compete for talent, manage tight margins, and operate across a dispersed, hourly workforce.

- **Engagement Gaps:** Carrier-led virtual care often sees <10% utilization. Hourly staff face barriers in awareness, trust, and time to access.
- **Cost Pressures:** Every unnecessary ER visit or unmanaged chronic condition erodes already tight budgets.
- **Access Challenges:** Shift schedules, geographic spread, and limited benefit literacy make traditional in-person care impractical.
- **Fragmented Solutions:** Multiple vendors create complexity and dilute impact.
- **Mid-cycle risk**: Leaders hesitate to add "one more point solution" without proof it won't disrupt existing programs.

Our Approach

First Stop Health delivers a high-engagement, all-in-one virtual care platform designed to meet retail employees where they are - on their phones, in their breaks, with no cost and no friction.

- **Seamless fit**: Works alongside existing vendors – we steer in-network and integrate eligibility with minimal lift.
- **Activation built for retail**: SMS-first outreach, multilingual campaigns, and manager toolkits drive awareness and trust, etc.
- **Accountability**: Transparent reporting to Benefits/Finance and benefits consultant partners with performance guarantees.

We outperform traditional models:

- **60% average utilization** (2-4x industry norms)
- **+85 NPS –** employees love the experience and come back
- **$2,500 average savings** per avoided ER visit
- **26% less costly care paths** via in-network steerage

Solutions That Drive Results

Virtual Urgent Care

- 24/7 access to board-certified doctors for everyday needs (infections, rashes, injuries).
- 89% of visits are cost-diverting.
- The entry point employees trust and serves as a launchpad into ongoing care.

Virtual Primary Care

- Ongoing relationships with a dedicated PCP for prevention and chronic care.
- 50% of patients are new to primary care.
- $1,500 saved per engaged employee annually.

Virtual Mental Health

- Unlimited therapy, coaching, and medication management.
- 85% of cases resolved in-platform.
- Addresses hidden mental health drivers in 50%+ of high-cost claims.

First Stop Health

Smart Steerage & Benefits Navigation

- **Cost-effective care**: First Stop Health providers guide employees to the most cost-effective, in-network care options - saving an average of $1,100 per referral.
- **Maximized investment**: We don't stop at the health plan – Care Teams connect employees to the benefits you already offer (e.g., musculoskeletal, maternity, chronic care, etc.) so every program gets used and every dollar works harder.
- **Coordination, without confusion**: We surface the right resource at the right time so existing partners see higher, not lower, engagement.

Why Retail Employers Choose Us

- **Frictionless Access:** No claims, no copays, no time off needed.
- **Proven Engagement:** Our care model earns trust fast, especially in hourly populations.
- **Consolidation Without Complexity:** Replace multiple under-performing point solutions with a single, loved platform.
- **ROI You Can See:** Measured savings on urgent care, chronic disease, and absenteeism - backed by a 100% fees-at-risk performance guarantee.
- **No Disruption:** Complements current benefits ecosystem; implement as a wrap-around now and consolidate later on your timeline.
- **Easy to Launch:** Minimal operational lift, turnkey comms, and co-branded materials tailored for stores, DCs, and corporate teams.

Finding the Perfect Fit

Your brand is built on delivering exceptional experiences – your benefits strategy should reflect that same standard. First Stop Health provides employees with a premium, easy-to-access care experience while helping employers reduce costs and simplify healthcare navigation. Whether it's a store associate, distribution center employee, or corporate team member, First Stop Health meets employees where they are with $0 virtual care they'll actually use. And because we integrate seamlessly alongside existing health plans and vendor partners, employers can deliver immediate value without disruption.

Let's explore how First Stop Health can help retail organizations increase engagement, simplify benefits, and reduce healthcare spend—all while delivering *care that people love*®.