


# First Stop Health vs. Carrier-Embedded Telemedicine

	First Stop Health	Carriers
 <b>Utilization</b>	<p><b>Industry-leading</b></p> <p>FSH averages 44% utilization across our book of business.</p>	<p><b>Extremely low</b></p> <p>Typically achieves 10% utilization.</p>
 <b>Employee Engagement</b>	<p><b>Customized, year-long</b></p> <p>We distribute smart, personalized communications to employees. FSH organizes, implements and funds all engagement.</p>	<p><b>Minimal, not customized</b></p> <p>Typically, little to no collateral available and not customized for employees.</p>
 <b>Pre-registration</b>	<p><b>Never</b></p> <p>We make accessing care easy by eliminating employee pre-registration, enabling doctor visit requests within 1-2 minutes.</p>	<p><b>Required</b></p> <p>Pre-registration is typically required, creating a barrier for employees to access care. This can take 15-30 minutes for an employee to complete before requesting a doctor visit.</p>
 <b>Consultation fees</b>	<p><b>Patients typically pay \$0</b></p> <p>Little to no cost for employees.</p>	<p><b>Patient fees typically apply</b></p> <p>Most charge a consultation fee—ranging from \$25-\$75—discouraging use  <i>Some consult fees are temporarily waived due to the COVID-19 pandemic under the CARES act.</i></p>
 <b>Claims Impact</b>	<p><b>Reduces claims</b></p> <p>FSH Telemedicine runs independently from the medical plan and reduces healthcare costs by helping employees avoid unnecessary doctor's office, urgent care and ER visits.</p>	<p><b>Increases claims</b></p> <p>All telemedicine visits are tied to the medical plan and impact claims like other healthcare costs. Even 'virtual visits' with the doctor's office, urgent care, ER and other healthcare providers impact claims like in-person care.</p>
 <b>Employer Savings</b>	<p><b>Savings guaranteed</b></p> <p>We guarantee a 25% positive ROI—or we refund/credit the difference to the client at the end of the term.</p>	<p><b>Minimal savings</b></p> <p>No guarantees.</p>
 <b>Client Reporting</b>	<p><b>Detailed, monthly</b></p> <p>On-demand reports updated monthly on the client dashboard with quarterly review calls with the FSH account manager.</p>	<p><b>Limited, lacking</b></p> <p>High-level reports available quarterly or sometimes annually.</p>

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