# SAVES MONEY ON OUT-OF-POCKET MEDICAL **OptiEnhance**



AND PHARMACY COSTS

#### I. Premier Healthcare Savings Platform

**OptiEnhance** 

One of the nation's premier healthcare savings platforms, OptiEnhance delivers effective telehealth solutions that successfully merge employer affordability with quality, accessible care for members across the United States.

Our concierge suite of healthcare services provides access to top-notch telemedicine (available 24/7/365), negotiates the best price for medical services, saves up to 80% of prescription medications, and more! Also, our expert healthcare liaisons help members navigate throughout our system, ultimately advising on how to maximize savings.

A practical solution that reduces health insurance costs for organizations and employees alike, OptiEnhance is also a problem-solving benefit for underinsured members and individuals residing in rural areas where provider shortages are common.

#### II. EXPRESS HEALTHCARE

#### a. TeleHealth

OptiEnhance provides access to board-certified, credentialed physicians anytime, anywhere in the United States. Physicians are always available to diagnose a large variety of acute ailments, provide treatment plans and prescribe medication, when deemed necessary, and provide follow-up consultations when needed. Many of our members receive help within 15 minutes.

- Virtual urgent care available 24/7/365
- Successfully treats over 70% of reported medical issues
- Dermatology no consultation; fee included for free
- Behavioral Health industry-leading/ first two sessions are free with master-level clinicians available for immediate care

#### COMMONLY

#### TREATED

- Arthritis
- Cold/Flu
- Insect Bites
- Respiratory Infections
- Sprains and Strains
- Skin Infections
- Sinusitis
- Minor Burns
- Gastroenteritis
- Tonsillitis
- Pink Eye
- and more!



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# **OptiEnhance**



#### **CUSTOMER SPOTLIGHT**

"I was able to catch my sinus infection early, talk to a doctor on a Saturday night, start meds and not miss work on Monday." -H. Wagner

b. Dermatology TeleHealth

Staffed with board-certified physicians and dermatologists, OptiEnhance provides quality, convenient care that adequately treats a variety of minor skin conditions. Our telehealth solution allows members to bypass the hefty cost and wait times associated with in-person visits while receiving help in as little as 15 minutes. Medical consultations are available via telephone or bi-directional video.

Available 24/7/365, we are dedicated to providing members with affordable and responsive dermatological care from anywhere in the United States. Utilizing our secure portal, members can discreetly upload images to help ensure an accurate diagnosis. Follow-up medical consultations are available when necessary.



COMMONLY TREATED

- Cold Sores Alopecia
- Psoriasis
- Rosacea

- Eczema
- and more!

STEP ONE ACTIVATE	Activate your account online at oe.optimedhealth.com or by calling member services at 866- 226-1033. Once activated, you will need to setup your member profile and complete your electronic health record. Health and pharmacy information must be completed before requesting a consultation.
STEP TWO REQUEST A CONSULT	<b>Login to your account</b> online or call member services at <b>866-226-1033</b> to request a consult anytime 24/7.
STEP THREE RECEIVE CARE	<b>Receive diagnosis</b> and treatment. We provide quality care and peace of mind wherever you are.

### **OptiEnhance**

#### **III. ADDITIONAL SERVICES**

#### a. Medical Pricing Transparency

OptiEnhance medical pricing tool allows members to conveniently source qualified physicians, view medical procedure pricing information, and compare medical pricing in various geographic areas. This consumer-friendly transparency enables you to shop for affordable care in a location that is convenient for you and make more informed decisions regarding your healthcare. Search for services or procedures you need, compare costs and save money on out-of-pocket medical expenses.

#### b. Medical Bill Finance Guidance

Once a medical invoice has been negotiated, OptiEnhance provides members with access to financing options through reputable lending organizations. Medical Bill Negotiators are available to assist members in obtaining financing. (Minimum requirements include 620 minimum FICO score, personal loans only, and interest rates ranging from 6-29.99%.)





c. Pharmacy: Option 2 (Included only with Limited Medical Plans)

400 of the most prescribed generic medications for \$5.00 each. International pharmacy, 90-day mail order, PAP. All MEC medications included.

Scan here for a list of medications covered under the Pharmacy: Option 2 plan!



## **OptiEnhance**

#### IV. ADDITIONAL SERVICES FOR AN ADDITIONAL COST

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**TeleHealth Wellness Coaching** – OptiEnhance offers revolutionizing wellness coaching program customized to help members achieve long-term success. This wellness program has an assortment of trained nutritionists, personal trainers, and life coaches expertly trained to help facilitate positive behavioral changes that improve overall health. Our coaching is done via phone or video, allowing members to receive education, training, and encouragement from the privacy of their homes.



**Best Price - MRI and Imaging –** OptiEnhance negotiates on behalf of our members to help secure the lowest price for MRI and imaging procedures.



**Medical Bill Negotiation** – This service is designed to ensure fair medical pricing for our OptiEnhance members. Medical Bill Negotiation utilizes expert medical advocates to negotiate with hospitals and providers on behalf of our members. The medical advocates aim to achieve discounted bills and accommodate payment terms. Our proactive advocacy services ensure that members pay a fair price for much needed medical assistance.

(\$750.00 bill minimum)



**Electronic Medical Records** – The secure portal allows members to store and retrieve medical records in one accessible location.

**Virtual ID Wallet** – Easily and securely store your forms of insurance identification utilizing OptiEnhance Virtual ID Wallet. This feature provides easy access to important documents when they are needed the most.

**Insurance Plan Verification** – This feature enables you to verify your health insurance benefits and review your copays, out-of-pocket expenses and deductibles, all in real time! Quickly and conveniently simplify complex medical bills, answer questions, and indemnity saving opportunities.