

Employer Health Services

PUTTING HEALTH CARE TO WORK



Doctors Care

YOUR WORKPLACE MEDICAL CENTER

DOCTORS CARE OPENED IN 1981 as the first minor emergency medical center in Columbia, SC, offering urgent and primary care services with flexible evening and weekend hours. Today we are a multi-state network with nearly 50 offices providing health care services to employers to meet our patients' needs in a timely and convenient manner.

Doctors Care is staffed by experienced, dedicated and compassionate medical professionals. From the start, we have focused on delivering exceptional care, with an uncompromising commitment to the health and wellness of our patients.

As our services have expanded over the years, our team has grown to include 1,100 dedicated health care professionals, with over 200 highly skilled clinicians focused on primary care, urgent care, occupational medicine and employee wellness. Doctors Care averages 790,000 patient encounters per year, and serves more than 2,500 employers in the state with Occupational Medicine Services.

All Doctors Care facilities have achieved the prestigious designation of Certified Urgent Care Clinics, placing them among only a fraction of such facilities in the nation to be recognized for the range and quality of services offered.

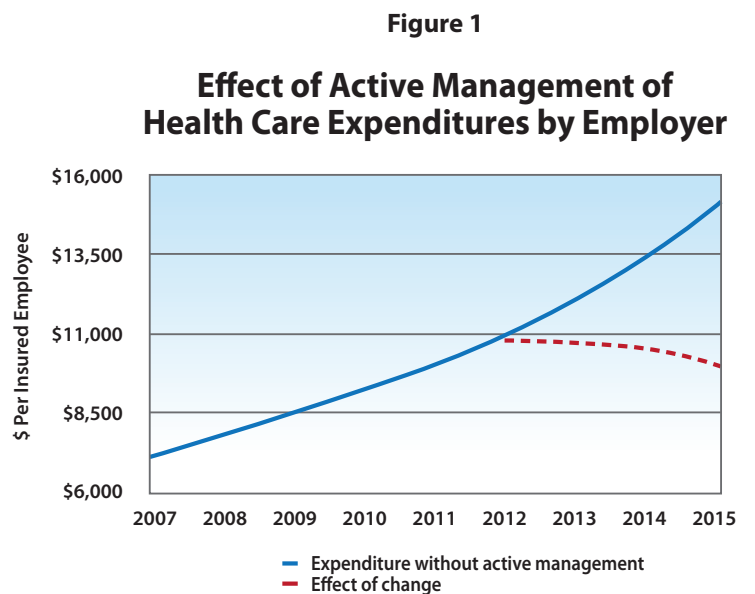
Doctors Care believes employers have an opportunity to take direct, active control over their costs through one or more of the services presented here — improving care to employees and reducing their cost.



The health of your business could be at risk



With an aging and increasingly unhealthy U.S. population utilizing health care services at an unprecedented rate, the cost of health care as a component of the U.S. Gross Domestic Product (GDP) continues to rise. Health insurance premiums are likewise climbing unchecked faster than GDP or incomes, increasing over 10% per year during the last decade. Without immediate action to address these unhealthy trends, employers and employees face annual premium increases of an even greater percentage. Fortunately, there are steps your company can take right now to regain control of its health care situation — before it becomes unsustainable (Figure 1).



Source: Centers for Medicare and Medicaid Services.

Protect your business with Employer Health Services

Doctors Care can provide comprehensive health management services to reduce your health care costs. We collectively describe our group of capabilities as “Employer Health Services”, with an emphasis on quality, cost effective delivery of care and future cost management. Each is based on industry leading practices and thirty years of clinical knowledge of what works for employers.

These services include:

- On-Site Medical Center & Pharmacy
- Workers’ Compensation
- Occupational Medicine
- Doctors Wellness Advantage

By integrating our Employer Health Services based on your company’s drivers for health care spending and cost escalation, we can provide your company with a customized solution designed to maximize cost savings.

How we view employer total health care spending

The following example (*Figure 2*) reflects the estimated annual health care spending for a typical company sponsored health plan covering 1,000 employees. As indicated below, our goal

is to impact spending by 5% or more in the first year, establishing health care capabilities to sustain and drive costs lower for the same or better quality of care to employees.

Employer Health Services

Putting health care to work

Following are brief descriptions for components of Employer Health Services. Please visit us at DoctorsCare.com/Employers for more information.

On-Site Medical Center & Pharmacy

Controlling costs from within

We have a different view on the model of the “company doctor” located at the employer. There are many competitors in this market, but Doctors Care is one of the few that starts with designing a primary care medical center for the employer. To drive savings and effect improved health care for the employee, we believe we need to deliver a scaled down version of doctor’s office — not a “once a week first aid station with a nurse”.

Figure 2 Estimated Annual Healthcare Spending

EXAMPLE

| | | |
|---|---------------------|-----------|
| Number of employees | 1,000 | |
| Typical members to employee | 2.5 | |
| Total health plan participants | 2,500 | |
| Annual Health Plan Spending (employer & employee) | \$11,000,000 | |
| Pharmacy Benefits | \$2,800,000 | |
| Workers Compensation | \$2,000,000 | |
| Occupational Medicine | \$500,000 | |
| TOTAL | \$16,300,000 | |
| Total Savings Target | \$800,000 | 5% |

Doctors Care serves patients at an employer just as we would at one of our freestanding medical centers. We believe the best opportunity for an employer to affect health care cost is to bring the provision of care under one roof.

Organizations that have implemented on-site medical centers typically break even in the first six to eighteen months on start-up and facilities investments, and recoup it within the following twelve months due to “wholesale” basis health care purchasing. Creation of an in-house primary and related health care function enables the employer to assess referral patterns, utilization of pharmacy, and provide enhanced chronic condition management.

The on-site pharmacy component, which takes full advantage generic and alternate drug availability and applies a particular focus on prevention and managing chronic illnesses, offers considerable savings and win-win benefits. The on-site pharmacy is handled as in-office dispensing through the provider with the option to integrate into the pharmacy benefits provided by the health plan.

Workers' Compensation

We've got your employees covered

Managing the cost and impact of Workers' Compensation begins with recognizing the first priority of a typical case: getting the employee back to work. Our ability to serve multiple employees at a variety of locations and integrate physical therapy, surveillance, follow-up screening, primary care, orthopaedic, and other care into a coordinated effort saves the employer expense and shortens return to work duration. We work closely with carriers, third party administrators, and employers. We understand what is non-reportable and why an employer

would emphasize rapid, immediate care outside of an emergency room. Our medical director structure also allows for senior clinical expertise to get involved for more serious cases. Our panel specialties range from internal medicine to neurology.

In addition to our fee schedule services, we have the ability to implement custom programs for employers or carriers seeking more sophisticated assistance, including central coordination through a nurse and case management interaction.

Occupational Medicine Services

Protecting your most valuable resources

Doctors Care has been providing Occupational Medicine support to employers for thirty years. We focus on helping the employer save expense through efficient scheduling and on-site exam support, driving productivity and convenience for both employer and employee. We also provide convenient locations and schedules with our freestanding centers where on-site occupational support is not feasible. From pre-employment screening and physicals to compliance physicals (DOT, OSHA) to regulatory drug and toxin screenings, we focus on the health of your employees and helping you remain in accordance with regulations.

We also provide convenient time savers and other features for your employees — flu clinics, vaccinations, hepatitis B shots, and other needs. Integrating our occupational medicine with our on-site medical center model delivers even greater cost savings and increases in productivity. Doctors Care currently serves the occupational medical needs of more than 2,500 employers in South Carolina today.

Doctors Wellness Advantage

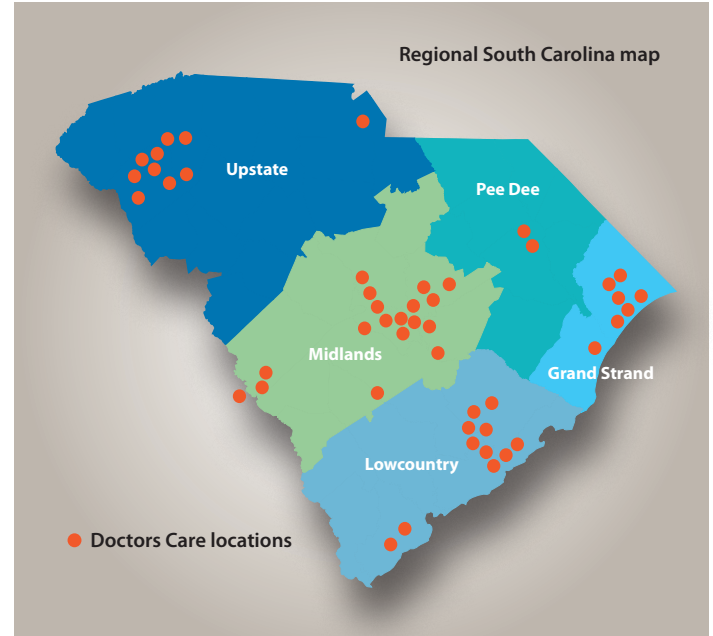
Inspiring healthy transformations

Like many areas in the health care industry, there are wellness programs that deliver value for the employer and those that sound good, but don't deliver results. Doctors Care, through its' corporate entity UCI Medical Affiliates, first implemented our wellness program for ourselves to learn what worked and made a positive impact on our own employees. In sub-contracting for years to firms that needed biometric screenings and health coaching, we learned that they delivered a "point service" but didn't really connect with the patient or change lifestyles. The employee couldn't go see that same organization on the weekend with an urgent care need, or talk with their primary care provider about action to take with their tests. We created Doctors Wellness Advantage to fill-in these gaps in what we see as the opportunity for helping employees become healthier, more productive, and less costly for employers.

Our service begins with a review of an employer's health care goals and a thorough analysis of the existing health plan. Doctors Care will typically perform all of the tests covered by the existing plan and provide data back to the health plan as directed.

At Doctors Care, in-person biometric and lab work is followed up with in-person health coaching whenever possible. We do not believe in sharing lab results over the phone or through email, because our experience tells us that an in-person consultation is the most effective way to 1) help patients understand their test results and 2) motivate patients to make the lifestyle changes necessary to avoid major health issues down the road. When atypical test results do occur, patients are immediately scheduled for further diagnosis and/or treatment at the appropriate medical center.

One of the advantages of operating clinics throughout the state is that our resources and staff are always close by. In addition to providing operational efficiencies that result in lower costs, having Doctors Care resources readily available makes it easy for us to provide additional employer health services, such as seasonal on-site flu clinics.



Statewide Coverage

Doctors Care does not require scheduled appointments, accepting walk-ins and new patients alike. Our offices are located in and around major statewide business centers. Chances are, there is a Doctors Care facility your employees can access quickly and conveniently.

Statewide coverage also means added resources and support for on-site Doctors Care medical centers located at the employer.

Convenient locations and expanded hours

Employers can send employees to our medical centers seven days a week. Our centers are typically open 8am to 8pm, Monday-Friday and 9am to 5pm Saturday and Sunday with hours varying by location. We provide a full range of urgent care services including x-rays, lab work, and are often co-located with Progressive Physical Therapy for even greater convenience.

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