

# NAVIGATE THE HEALTHCARE SYSTEM WITH EASE & SAVE ON OUT-OF-POCKET EXPENSES



NaviGo Health™ is a best-in-class web and mobile application that saves consumers money on out-of-pocket medical and pharmacy expenses. It is designed for those with a high deductible, limited medical or minimum essential coverage insurance plan and consumers who are without benefits or uninsured.

After many years, the industry has been successful at promoting consumer driven health plans, and now, we need to teach consumers how to purchase health care services and provide tools to mitigate costs.

NaviGo Health™, with its various savings tools and dedicated health-care liaison, was created to do just that, save consumers money on out-of-pocket medical and pharmacy costs.

## COMPREHENSIVE SERVICES TELEMEDICINE

Virtual care is not a separate and isolated way to access healthcare; it's increasingly the 'front door' to the healthcare system. NaviGo Health™ offers a secure, and integrated platform that allows our members to access the best experience and outcomes.

NaviGo Health's 24/7/365 telemedicine resource offers accurate and fast care from the convenience of your telephone or video on a secure HIPAA-compliant platform.

NaviGo Health™ is contracted with more 1,700 board-certified internal medicine, pediatric family care, and dermatology physicians.

When a member requests a doctor visit either by phone, web or mobile app, they will be connected within minutes to a certified physician who can diagnose and treat the non-emergency health issue. A prescription can also be sent to the members' pharmacy of choice.

## VIRTUAL BEHAVIORAL HEALTH

At NaviGo Health™, we believe that behavioral health is just as important as physical health. A leading provider of tele-behavioral health services, Navigo Health's teletherapy program helps members live their best lives. Offering compassionate and confidential consultations to treat depression, anxiety, marital challenges, eating disorders.

Expert behavioral health clinicians provide assessments, diagnosis, consultations, and brief psychotherapy to address various mental and emotional needs via live, interactive video conferencing.

## VIRTUAL DERMATOLOGY

Staffed with Board-Certified Dermatologists

NaviGo Health™ provides quality, convenient care that treats a variety of minor skin conditions like cold sores, alopecia, psoriasis and more. This 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, Navigo Health is dedicated to providing members with affordable and responsive dermatological care from anywhere in the United States. Utilizing a secure portal, members can discreetly upload images to help ensure an accurate diagnosis.

## LABORATORY TESTING

5000+ Locations

NaviGo Health™ offers private and discreet laboratory testing for a wide range of conditions. With over 5,000 testing locations nationwide, our physicians can seamlessly order laboratory testing for members in need to help pinpoint illnesses. After screening, members can speak with a physician if education and treatment plans are required.

## PHARMACY SAVINGS

Prescription Medication Pricing Program

The Pharmacy Rx Savings feature, NaviGoRx™, allows access to a database and to view precise drug costs. NaviGo Health offers six options to save and obtain prescriptions, including pharmacy pick up at 60,000+ pharmacies nationwide. Free home delivery for 90-day supply medications, pill splitting, generic equivalents, therapeutic alternatives, and patient assistance programs (PAPs). Additionally, the NaviGo Health™ Free Prescription Program\* provides International Pharmacy access for specialty and high-cost drugs and enables one to obtain the most commonly prescribed telehealth medications at zero cost. Driving savings by partnering with more than 60,000 pharmacies nationwide. Transparent, deliverable with no hidden costs, the NaviGo Health™ prescription program offers the most commonly prescribed telehealth medications for free.

## HEALTHCARE LIAISON

Helping members understand and navigate the healthcare system

Every NaviGo Health™ member is given access to an expert Healthcare Liaison who will assist with scheduling medical appointments, researching providers and procedures, working with physicians to lower prescription costs, and advocate on one's behalf. The Healthcare Liaison provides access to knowledgeable and compassionate professionals to help navigate the healthcare industry.

## ADDITIONAL SERVICES

- **Medical Pricing Transparency** – NaviGo Health™'s pricing tool allows members to conveniently source qualified physicians, view medical procedure pricing information, and compare medical pricing in various geographic areas.
- **Electronic Health Records** – Quick access to records, reduced duplication, and record error, legible, and complete documentation. Members can access records anywhere, anytime via an internet or broadband connection. They can also easily review test results, access their medications, and share their information with healthcare providers, and family members.
- **Medical Bill Negotiation** – NaviGo Health™ offers a complimentary review to help members understand and manage healthcare costs, with significant savings—up to 80%. Expert medical advocates negotiate directly with hospitals and providers, with the goal of achieving discounted bills and accommodating payment terms. Proactive advocacy services ensure members receive accurate costs and pay fair prices for medical assistance.
- **Insurance Plan Verification** – Available to all NaviGo Health™ Members, the Insurance Plan Verification feature enables members to quickly and conveniently verify health insurance benefits and review co-pays, out-of-pocket expenses and deductibles –including payments already applied toward deductibles (in and out of network) in real time.
- **Flexibility and Customization** – In an ever-changing healthcare market, NaviGo Health™ offers the possibility to design the perfect solution by selecting the ideal combination of tools resulting in a unique program every time. Our white labeling features allow you to customize the NaviGo Health™ platform to match the look and feel of your brand.

