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***Reliance Standard partners with WellVia to offer Telehealth services
With ACI Specialty Benefits, first integrated EAP/Telehealth offering
in the ancillary benefits market***

PHILADELPHIA, Pa (September 7, 2016) – Reliance Standard Life Insurance Company (Reliance Standard), a leading group insurance carrier specializing in employee benefits solutions for companies of all sizes, has partnered with WellVia to offer telehealth services to employers in conjunction with ancillary (non-medical) benefits insurance coverage. Telehealth services may be delivered independently alongside traditional benefits coverage, or through a unique integrated platform with EAP services through ACI Specialty Benefits.

Based in Texas, WellVia is a premier telehealth company that provides access to board certified physicians through personal consultation via phone and video. WellVia's exceptional, patent pending, services are available nationwide, 24/7/365, and gives its members high quality care for non-emergency medical needs. Utilizing their proprietary network solution, WellVia delivers bilingual virtual healthcare with exceptional attention to the needs of its clients.

Telehealth services have gained popularity in recent years as the cost of health care delivery has continued to rise and access to physicians has narrowed. According to a 2015 Merrit Hawkins study, the average wait time to see a primary care doctor exceeds 19 days. WellVia telehealth services allow members to consult with a board certified state licensed physician via phone, web or mobile app (as allowed by state) and receive diagnosis or recommend treatment for acute, non emergent medical conditions. Doctors can even prescribe medications when clinically appropriate.

“Offering integrated telehealth services through WellVia is an unprecedented advantage for our policyholders,” said Michael Wilbert, Reliance Standard’s senior vice president, sales. “We’re helping improve access to medical care for their employees, extending the value of their benefits spend and helping attract and retain qualified individuals.”

According to a National Business Group on Health report, as many as nine out of 10 large employers offer or plan to offer telehealth services to employees. The Reliance Standard/WellVia partnership provides two additional strategic advantages.

“The key to success for any telehealth program is utilization,” said Todd Thoman, president of WellVia. “Taking telehealth out of the medical plan environment removes a large barrier to utilization because all employees and dependents can be eligible, regardless of whether or not they participate in the company’s medical plan,” he said. “In addition, the option to integrate telehealth and EAP services through a single phone, web or mobile app platform is extraordinary service delivery – far ahead of anything other group benefits carriers bring to market today.”

“We looked closely at other telehealth providers and plan designs,” Wilbert said, “and found a lot of holes. Some providers won’t write employer groups below 100 or 200 lives. That means a good portion of our policyholders wouldn’t be able to benefit from the program. And some providers try to sell a no-cost telehealth offering to employers, balancing the entire cost of administration and delivery on the backs of participating employees.”

“Philosophically, that goes against everything we believe about providing service and value,” he said.

The WellVia program is customizable by employer group but the best practice plan design carries with it a \$30 fee for service per consultation borne by the covered employee when service is rendered.

“While we can adjust up front administrative fees and consult fees to meet an employer’s specific objectives, extensive research has shown a \$30 consult fee – the net cost of the physician interaction – is the most balanced, desirable price point,” Thoman said. “Some employers, particularly those that self fund their medical plan, choose to subsidize the consult fees in whole or in part to promote utilization. This offers superior access and care along with materially lower claims costs.”

How much lower? Consider the average cost of a physician visit: In the doctor’s office, it’s \$100; in an urgent care setting, \$150. And an average emergency room visit is \$1,400. One WellVia case study of a large group showed 25% of covered employees who used telehealth would have gone to an urgent care setting had WellVia not been available. That’s direct savings of over \$500,000.

For more information about WellVia telehealth services through Reliance Standard, contact your local sales and service location; email salesandmarketingHQ@rsli.com; or visit www.reliancestandard.com.

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About Reliance Standard

Reliance Standard Life Insurance Company (Reliance Standard) is a leading insurance carrier specializing in innovative and flexible employee benefits solutions including disability income and group term life insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Reliance Standard markets these solutions nationwide through independent brokers and

agents to employers of all sizes. Rated A+ (Superior) by A.M. Best, Reliance Standard was founded in 1907 in Chicago, IL, as the Central Standard Life Insurance Company.

Reliance Standard is a member of the Tokio Marine Group. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan.

About WellVia

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WellVia services are for non-emergency conditions only and do not replace the primary care physician. Telehealth services are not considered insurance or a Qualified Health Plan under the Patient Protection and Affordable Care Act (PPACA). WellVia doctors do not prescribe DEA controlled substances (schedule I-IV) and service does not guarantee that a prescription will be written. For updated full disclosures, please visit www.wellviasolutions.com.