

PERSONAL  MD

Personal MD Medical Care[®]

Direct Primary Care for
Small and Medium Sized
Companies

Saving companies money
on health care whether or not
they already have insurance

PERSONAL MD corporate health care services can add value to your organization by reducing employer health care cost, driving employee productivity, and enhancing your employee retention and recruitment efforts. Learn more about this innovative approach to health care.

Transforming the Healthcare of Your Company

Until recently corporate healthcare was only affordable to the largest employer groups in America. Now PERSONAL MD is using innovative healthcare solutions with programs for companies of all sizes.

We customize our clinical services to your organization's unique needs and are committed to providing convenient, high-quality medical care with an emphasis on wellness.

Our workplace programs include:

Acute Ambulatory Care - With a focus on the day to day, episodic ailments our convenient care can get employees back to work sooner and increase their productivity.

Primary Care - Preventative services and integrated management of chronic diseases can improve the quality of care and lower costs.

Wellness Services - Year round integrated wellness programs can increase employee engagement and the effectiveness of your wellness initiative. All of our on-site healthcare presenters are medical doctors, physician extenders, and registered nurses.

Pre-Employment exams - Employee turnover in your organization can be one of the largest expenses you face. Our pre-employment program ensures your employees healthy enough to do perform their duties.

Drug Screens/Alcohol Screens - Using a certified Chain-of-Custody procedure, you can implement pre-employment, random, and as needed drug and alcohol screens on your employees.

DOT Physical Exams - With certified registered medical examiners as part of our medical team, your employees can receive their DOT certificate when needed at no additional charge.

Please contact our office to learn how we can help your company be healthier and save money.

PERSONAL MD advantages

- Unlimited Doctor Visits
- No co-payments
- No co-insurance
- No deductibles
- Works for any size company
- No restrictions based on age or pre-existing conditions
- Works whether or not you provide medical insurance
- Can add or remove employees as needed
- Includes DOT exams
- Multiple bio-metrics measured annually to support ROI
- On-site option available for companies with over 100 employees

PERSONAL MD is your medical expert

- Over 10 years of corporate medicine experience
- Affordable, turnkey solution
- Works whether or not you already offer insurance
- Trusted by over 100 companies
- Works great with self-insured companies and high-deductible health plans

Personal MD Medical Care is Different

Primary health care from Personal MD keeps your employees performing at their best. As a business owner, you're going to love the results: increased productivity, greater job satisfaction, and higher retention.

“Personal MD can take care of 80% of the health care services we need. I could see right away that we should take advantage of this opportunity to provide quality care for our employees. It will also help us attract and retain new employees.”

Michael Berg – Founder and CEO of Nemo Q

A few of the benefits your employees will experience

- No co-payments, co-insurance, or deductibles
- Unlimited access for employees to primary health care as an integrated part of your benefits plan
- 30 - 60 minute office visits
- Same or next-day appointments for urgent care
- Beautiful fully stocked primary care office centrally located in Collin County
- 7-day a week access to the Personal MD health care team
- Health care support in person, via phone, or by email
- Phone appointments and e-visits to avoid unnecessary trips to the doctors office
- Convenient on-site lab draw station
- After hour phone access to a physician for urgent medical needs
- Discounted lab studies with hundreds of lab draw stations across the country
- Discounted x-rays, ultrasounds, CT Scans, MRI's, mammogram's, and bone density test
- No restrictions based on age or pre-existing conditions—everyone is welcome
- Reporting on utilization and health indicators provided to employer annually
- Coordination with your other health benefit offerings

What Your Employees Receive



Your employees Personal MD Medical Care membership covers the following primary care services. Items marked with check mark (✓) indicate that the service is included as part of the Personal MD network and is available at a discounted rate. Pricing for any of these services is always discussed with the patient prior to being ordered. All services are provided at or near our cost.

Urgent Care

Personal MD Family Healthcare provides same or next-day evaluation for urgent medical problems including minor injuries and diagnosis, and treatment of problems appropriate to primary care (e.g. colds, illness, minor accidents; conditions that don't require emergency, hospital or specialist care).

Preventive Care

Personal MD provides thorough, periodic physical exams and age-specific health screenings for men and women—infants through seniors. Your provider will evaluate your current state-of-health and recommend improvements for your future health and well being.

Wellness Care

Your Personal MD provider offers both primary and wellness care. Your visits may include extended consultations and personalized coaching to create positive lifestyle changes such as weight loss, smoking cessation and stress management.

Chronic Disease Management

Personal MD incorporates national guidelines to provide our patients with state-of-the-art primary care for hypertension, diabetes, hyperlipidemia, heart disease, asthma, arthritis, osteoporosis and many other chronic conditions. Your Personal MD provider may provide education and training to manage your chronic condition. If your chronic condition changes and you need more specialized care than your Personal MD provider can provide, we will refer you to an appropriate specialist health care provider and assist you in making decisions relating to their care.

In-office Procedures (✓)

Personal MD offers selected diagnostic and urgent care procedures in our office including but not limited to: blood draws, EKGs, casts, stitches, joint injections, skin biopsies, wart removal, wound care, PAP smears and cryotherapy. If an additional fee is required for materials or laboratory analysis, it is charged at or near cost and will be discussed with you prior to being performed.

Specialist Care Coordination

If more specialized care is needed, we are available to assist in referrals to outside health care providers. This includes briefing the specialist about your medical condition and following up with the provider after your consultation. If you have insurance, we will strive to provide referrals to providers covered by your policy. If you are paying out-of-pocket for your medical care, we will try to provide referrals to health care providers who have a policy of offering discounts to patients paying cash.

Hospital Care Coordination

If hospital care is required, Personal MD Level 1 patients will receive remote coordination and supervision of their care via a hospitalist. A hospitalist is a primary care physician who assumes the bedside care of a hospi-

After-Hours Coverage

After-hours phone coverage is shared by all Personal MD providers. While each provider has remote access to your medical record and is fully capable of taking care of your after-hours medical needs, there is a chance that when you call, you may not speak with your own provider.

X-ray Imaging (✓)

Your provider may request for you to have a radiological procedure. In these circumstances, you will be given an order that can be used at one of our partner radiological centers. Personal MD negotiates rates for these services prior to your visit and will be discussed before your procedure. Payment is paid directly to the facility and is required at time of service. For patients with private medical insurance, Medicare, or Medicaid coverage, the radiology group will bill the fee directly to those programs.

Laboratory Testing (✓)

If laboratory tests are needed, Personal MD performs, at no additional charge, blood draws and sample collection in our clinic that will be sent out and processed at our partner laboratory. Such tests are provided at cost or may be billed by our lab partner to your insurance.

Prescription Pharmaceuticals (✓)

Personal MD providers may request for you to take medication as part of your treatment program. Your monthly care fee does not cover the cost of these or any other drugs. Prescriptions may be filled through one of our partner pharmacies or can be filled at your local pharmacy. Personal MD providers are licensed in the United States and most prescriptions can be filled at any pharmacy depending on state laws. For a list of our partner pharmacies, please visit our website at www.personalmd.net.

Medications & Vaccines (✓)

Personal MD providers may administer selected medications and vaccines in our office. While some of these items are provided at no additional charge, some are charged to you at our cost. Immunizations for children between 2 months and 18 years of age can be administered to all patients who qualify for the State of Texas immunization program..

The following services are not provided by Personal MD except for primary care level treatment and counseling:

- Sexual dysfunction
- Infertility services
- Pain Management
- Mental health care
- Weight loss treatment
- Endoscopy

The following services can be obtained at a discount from the Personal MD network:

- Individual Counseling
- Marital Counseling
- Family counseling
- Chiropractic care
- Acupuncture
- X-Ray
- CT Scan
- MRI
- Ultrasounds
- Mammograms
- Colonoscopy
- Dental care
- Life Coaching
- Vision Care
- Stress Test
- Calcium Scores

The following services are not provided by Personal MD at all:

Hospice care, hospital care, cosmetic surgery, naturopathy, emergency room care, rehabilitation hearing care, sterilization, endoscopy, home health care, massage therapy, drug and alcohol dependency treatment, prenatal care, maternity services, and outpatient surgery beyond the routine procedures provided by Personal MD

Examples of Companies Using Personal MD Services

Kids-R-Kids

Owner: Mark Cobb

Number of employees: 38

Program(s) used: Corporate Access and 40:40 Medical Care

Number of employees enrolled: 19. Enrollment is optional for each employee.

Other Insurance Offered: Blue Cross Blue Shield PPO

Date started using Personal MD: 2007

Kids-R-Kids is a national day care franchise. The McKinney location on North Custer road has offered Personal MD services since 2007. Corporate Services include performing pre-employment physical exams, employee drug screens, DOT physicals, minor job related medical issues, and annual flu shot clinics. Kids-R-Kids also offers the 40:40 Medical Care program to its employees to compliment their high deductible Blue Cross Blue Shield health plan. Kids-R-Kids has seen an average of 40% employee enrollment at any given time.

Timber Blinds and Shutters

Owners: Mike Hayes/Pete Bolenus

HR Director: Sharon Bullock

Number of Employees: 450

Program(s) used: On-Site Healthcare

Number of employees enrolled: 100%. Enrollment is mandatory for each employee.

Other insurance offered by company: United Healthcare PPO

Date started using Personal MD: 2009

Timber Blinds and Shutters is a branch of Hunter Douglas. The local McKinney branch began by offering the 40:40 Medical Care program in 2009 that saw a 50% voluntary participation rate. Due to the great success seen with the voluntary program, Timber Blinds converted their program to the On-Site Healthcare option in 2012 and requires 100% of its employees to participate. Timber Blinds has dedicated 500 Square feet as a medical office furnished with medical equipment and supplies where employees can see a primary care physician three days per week. Timber Blinds has seen an improvement in obesity, smoking rates, blood pressure control, high cholesterol and employee activity rates. Timber Blinds has also seen an increase in the number of employees accepting flu shots.

Legacy National Sign:

Owner: Nathan Lohri

Number of employees: 21

Program(s) used: Corporate Access, 40:40 Medical Care

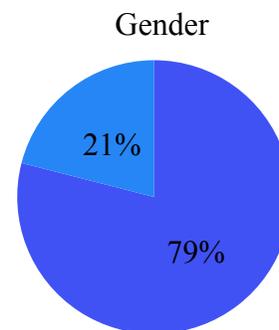
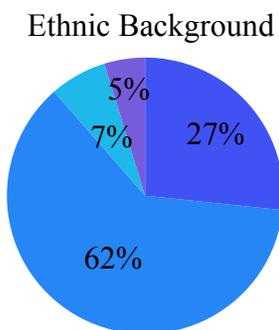
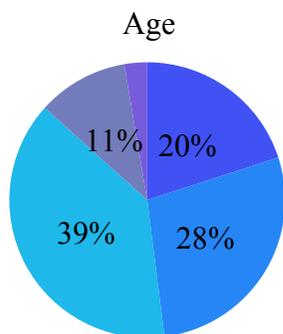
Number of employees enrolled: 8. Enrollment is optional.

Other Insurance offered: None

Date started using Personal MD: 2008

Legacy National Signs designs, builds, and installs signs for companies across the country. With headquarters in Dallas, Texas, Legacy has used Personal MD services to stay compliant with national regulations including DOT exams, scheduled and random drug screens, and pre-employment exams. Legacy has also used the 40:40 Medical Care program option to help provide a primary healthcare options for their employees.

Timber Blinds and Shutters Biometrics 2010 - 2013

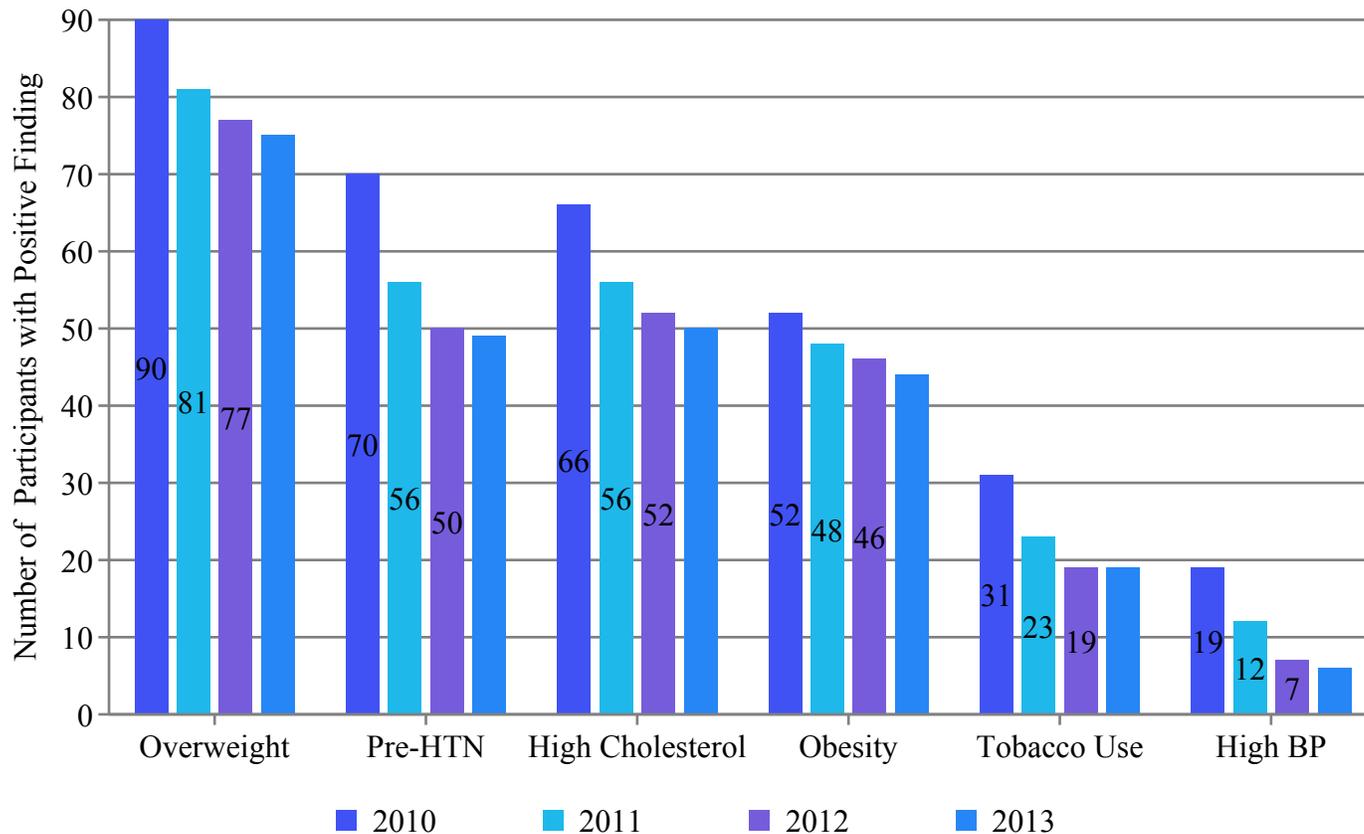


■ Under 25 ■ 26-35 ■ 36-45
■ 45-55 ■ Over 55

■ Caucasian ■ Hispanic
■ Afro-American ■ Other

■ Women ■ Men

Biometrics 2010-2013



Data was collected using a combination of questionnaires, on-site measurements, and laboratory processing. Each participant was given a customized report of their results with handouts explaining general improvement guidelines. Employees were also encouraged to follow-up after they received their results to meet one-on-one with a physician. Each participant was given a specific plan to improve their overall health. If a disease process was found, such as high blood pressure, treatment was prescribed and followed using normal in-house protocols. Follow-up appointments were provided for each individual.

All protocols and data collection was designed and supervised by Nelson X. Simmons, MD in cooperation with Timber blinds and Shutters owners and human resource departments. All participants were fasting for at least 10 hours at the time measurements were taken. Employees were not paid to participate in the biometric project. There was no charge to process lab results or to see the physician in follow-up. Some measurements such as pre-diabetes, diabetes, medication usage, and prior cancer were measured but not reported on this presentation due to space issues. Contact Dr. Simmons for raw data results. Data is intellectual property of Personal MD Family Healthcare, P.A. © 2012.

Personal MD Medical Care Pricing Chart

# of Employees	Monthly Price per Employee	Monthly Cost	On-Site Care
1 - 49	\$80	Adjusted based on members	No
50 - 75	Flat Price	\$3500	No
75 - 99	Flat Price	\$4500	No
100 - 125	Flat Price	\$5500	1 half-day
125 - 149	Flat Price	\$6500	1 half-day
150 - 199	Flat Price	\$7500	1 half-day
200 - 249	Flat Price	\$8500	2 half-days
250 - 300	Flat Price	\$10000	2 half-days
300 - 400	Flat Price	\$12000	3 half-days
400 - 500	Flat Price	\$14000	4 half-days

Why Pick Personal MD Medical Care:

- All of our providers are board certified (MD, DO, NP, or PA).
- All of our provider are fully insured by a licensed malpractice company.
- We provide all the medical equipment needed to provided general primary care medical care services.
- All of the support-staff needed are included in your price.
- All providers and staff are employed by Personal MD.
- Our program is 100% turn key; we provide all the forms, in services, and answer all the questions you employees might have.
- There is no extra charge for the cost of transportation to and from the facility if on-site care is provided.
- We take 100% of on-call services instead of distributing calls to an outside service.
- Our price is locked in for two years from the start of your contract.
- Our employee program has been recognized as one of the best of its kind by the Dallas Business Journal and the Dallas Morning News.

Personal MD Medical Care Example Cases

Visit a doctor for a cough			
Personal MD Medical Care		Traditional Insurance	
Office Visit Charge	\$0	Office Visit Charge	\$125.00
Adjusted Rate	N/A	Adjusted Charge	(\$40.00)
Negotiated Rate	N/A	Negotiated Rate	\$85.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$59.50
Patient Responsibility	\$0	Patient Responsibility (30%)	\$25.50
Savings	100%		

Visit a doctor for a possible broken hand			
Personal MD Medical Care		Traditional Insurance	
Office Visit Charge	\$0.00	Office Visit Charge	\$125.00
Adjusted Rate	N/A	Adjusted Charge	(\$40.00)
Negotiated Rate	N/A	Negotiated Rate	\$85.00
Insurance coverage	N/A	Insurance Coverage (70 %)	\$59.50
Patient Responsibility	\$0.00	Patient responsibility (30%)	\$25.50
X-ray of hand (3 views)	\$75.00	X-ray of hand (3 views)	\$300.00
Adjusted Rate	\$0.00	Adjusted Rate	(\$60.00)
Negotiated Rate	\$75.00	Negotiated Rate	\$240.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$168.00
Patient Responsibility (100%)	\$75.00	Patient Responsibility (30%)	\$72.00
Total Cost	\$75.00	Total Cost	\$97.50
Total Savings	23%		

Personal MD Medical Care Example Cases

Visit a doctor for a well woman exam			
Personal MD Medical Care		Traditional Insurance	
Office Visit Charge	\$0.00	Office Visit Charge	\$200.00
Adjusted Rate	N/A	Adjusted Charge	(\$80.00)
Negotiated Rate	N/A	Negotiated Rate	\$120.00
Insurance Coverage	\$0.00	Insurance Coverage (70%)	\$54.00
Patient Responsibility	\$0.00	Patient Responsibility (30%)	\$36.00
EKG	\$0.00	EKG	\$100.00
Adjusted Rate	N/A	Adjusted Rate	(\$40.00)
Negotiated Rate	N/A	Negotiated Rate	\$60.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$42.00
Patient Responsibility	\$0.00	Patient Responsibility (30%)	\$18.00
Basic lab and urine test*	\$90.00	Basic Lab and Urine test*	\$460.00
Adjusted Rage	N/A	Adjusted Rate	(\$200.00)
Final Negotiated Rate	\$90.00	Final Negotiated Rate	\$260.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$182.00
Patient Responsibility	\$90.00	Patient Responsibility (30%)	\$78.00
Pap Smear	\$60.00	Pap Smear	\$225.00
Adjusted Rate	N/A	Adjusted Rate	(\$60.00)
Final Negotiated Rate	\$60.00	Final Negotiated Rate	\$165.00
Insurance coverage	N/A	Insurance coverage (70%)	\$115.50
Patient Responsibility	\$60.00	Patient Responsibility (30%)	\$49.50
Total Cost	\$150.00	Total Cost	\$181.50
Savings	17%		

*Basic Lab includes CBC, Chem 14, Lipid Panel, and TSH

“There is a difference between being healthy and staying healthy. I want to help you with both.”

Dr. Simmons



Nelson X. Simmons, MD

Founder of Personal MD

I founded Personal MD with the goal of putting patients first. This philosophy is grounded by 15 years of treating patients in clinics, emergency rooms, hospitals, and even their own homes. Over those years, I have seen many different approaches on how to take care of people; some great and some poor.

One of the most important lessons I learned over this time is that many of my patients make the mistake of being healthy today as a given that he or she will be healthy in the future. In the rushed environment of modern medicine, many doctors struggle to treat the patients' immediate needs and find the few extra minutes it takes to help someone understand the importance of preventative healthcare. This could include talking about the latest news on a medication, reviewing the exercise program discussed before, or taking a new approach to the challenge of how to stop smoking.

It is difficult to incorporate these discussions into a traditional practice. However, I know how important these moments can be, and I wanted to take care of people the right way. Over the past 10 years, my dream of putting patients first has been alive and well at Personal MD. With a more personalized approach to patient care, our providers can take time to care for the whole person and not just their immediate problem. My goal is to continue to care of people the right way and help them stay healthy as long as they call me “doctor.”

Dr. Simmons' Education and Background

President and Founder of Personal MD, McKinney, TX

Physician with Family Healthcare Associates, Allen, TX

Innovative Healthcare Provider of the Year, Dallas Business Journal

Healthcare Hero Award, Dallas Business Journal

Best Doctor's Office Award, Dallas Morning News

Best Family Doctor, McKinney Living

Patient Choice Award, Healthgrades.com

Residency: Scott & White Hospital, Temple, TX

Internship: Scott & White Hospital, Temple, TX

MD: Texas A&M Health Science Center, College Station, TX

BS: Biology and Chemistry, St. Mary's University, San Antonio, Texas

PERSONAL MD
Putting Patients First

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Addendum A

Pricing Work Sheet

Companies between 1-49

Total Number of Employees: _____

Cost per employee: X _____ \$80 _____

Total Monthly Cost for the company: _____

Percent of monthly cost to be covered by the employer: Total monthly X _____ % = _____

Percent of monthly cost to be covered by the employee: Total monthly X _____ % = _____

Divide the Total to be covered by employees by the number of employees to determine what each employee would be charged per month. Usual Cost is Between \$20-40/month

Employer responsibility / employee / month \$ _____

Companies Over 50 employees

Total Number of Employees: _____

Flat Fee from Pricing Chart: _____

Percent of monthly cost to be covered by the employer: Flat Fee X _____ % = _____

Percent of monthly cost to be covered by the employee: Flat Fee X _____ % = _____

Employer responsibility / employee / month \$ _____

Monthly employee responsibility \$ _____