

THE VIRTUAL MEDICAL DIRECTOR

A New Approach to Absenteeism & Disability, Protocol Driven, Metrics & Data Guided, Best Practice Guidelines Care with the Human Touch



- ✓ A simple to use EMPLOYER resource
- ✓ Confidential for EMPLOYEES
- ✓ Cooperative with employees & their doctors
- ✓ Conforms with privacy & labour laws/regulations^{1,2}

Yesteryear's Disability Reality: The Era of 'Visual Pathology'

Disability used to be caused by well described objective or 'visible pathology': fractures, heart disease, cancer, back pain, etc. Care was prompt, efficient and Best Practice Guidelines based. Disability managers & established guidelines enabled a predictable course for return to work.

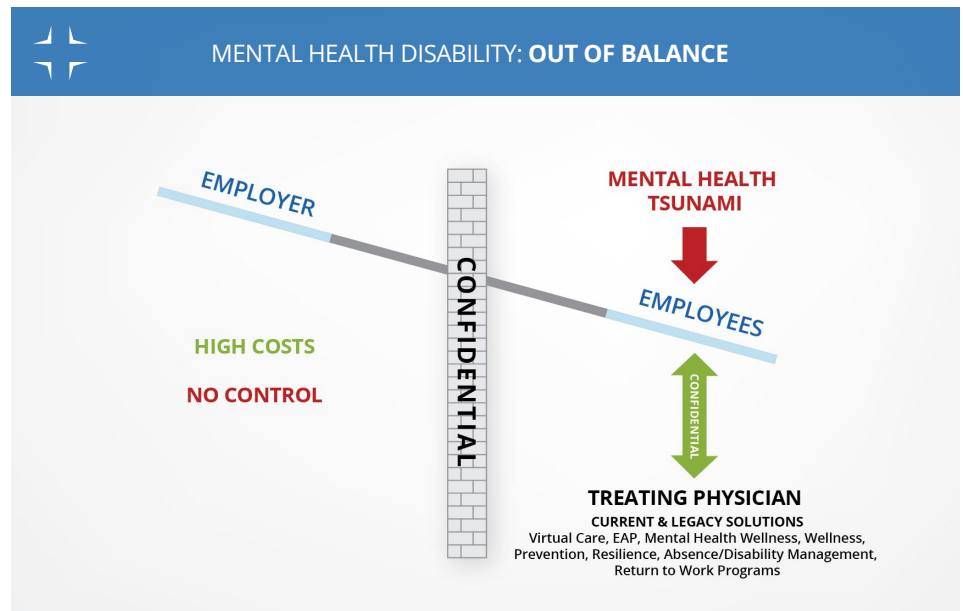
The New Disability Reality: The Tsunami of Mental Illness

Today's mental health disability is far more complex, with no visible pathology, no predictability and lack of statistical data to guide disability managers with '500,000 workers absent from work each week due to mental health issues'.³

Yesteryear's Solutions: Designed for Visual Pathology

Designed as non-medical and employee voluntary resources for the 'visual pathology' era with a

responsive, efficient & engaged healthcare system, legacy solutions are very limited today as our healthcare system continues to struggle to keep up.



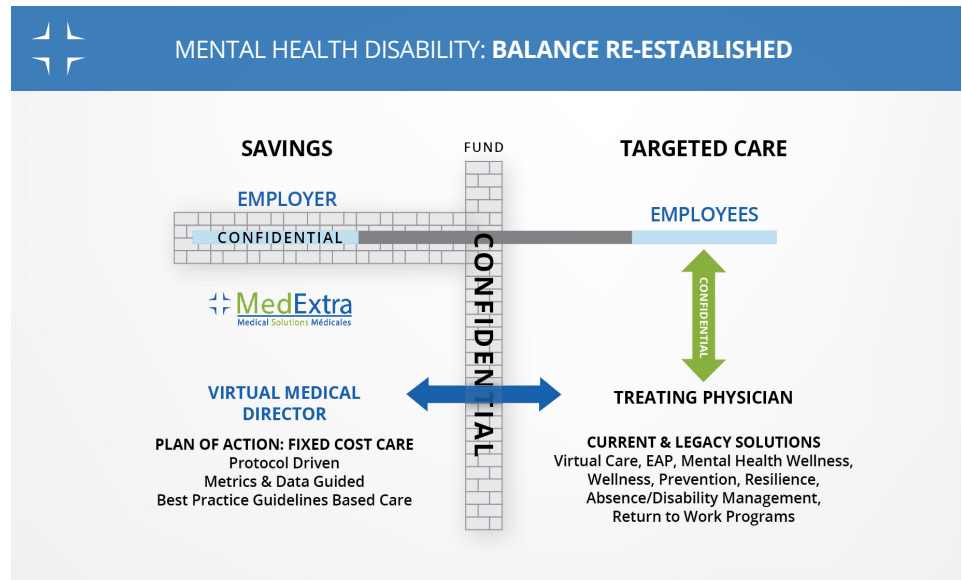
1 Balancing Personal Privacy and Proper Management: When Can an Employer Request a Medical Certificate? – Levitt, Sheikh, Chaudhri, Swann 2021
 2 Dunton Rainville Certificats Médicaux/Medical Certificates – 2018
 3 <https://www.mercer.ca/en/our-thinking/how-much-are-you-losing-to-absenteeism.html>

Modifiable Absence Drivers: Overwhelmed Physicians, Wait Lists

Treating physicians, overwhelmed by high patient volumes, lack the time and training to assess mental health disability and the ability to work, resulting in inconsistent quality care & compliance to all requests for time off work or accommodations for fear of professional complaints.

The Corporate Medical Director: Reinvented for Mental Health Disability

It was during the 'visual pathology' era that the principals at MedExtra served as 'in-house corporate medical directors,' cooperatively assisting employees and their treating physicians, for faster return to health & work for employees and control for employers. The Virtual Medical Director (VMD) is Canada's first 'Protocol driven, metrics & data guided, Best Practice Guidelines based care' solution for employers. Serving as a counterweight to



support overwhelmed physicians and the struggling healthcare system, the VMD reestablishes a new equilibrium of optimal care & outcomes for employees and control for employers.

Mitigating the Modifiable Drivers: Doctors Speaking to Doctors

Within two weeks of the last day of work, the VMD triages absence to

measure Quality of Care, Ability to Work & Objectivity, and to identify those needing specialized targeted care. Cooperatively communicating with & supporting treating physicians, the VMD mitigates the modifiable absence drivers for prompt, effective 'Best Practice Guidelines' care.

“ I have been recommending you to my clients as a medical director service for many years. Your team is professional, caring and very dedicated. Your service really speeds up care and return to work.

- Richard Martel, Assurance Martel & Martel

Your service has been in place for 9 months and we see benefits every month: More control of absenteeism, Rapid intervention to arrange care & Faster return to work

- Mélissa Gomes, HR, Institut de Recherches Cliniques de Montreal

THE VIRTUAL MEDICAL DIRECTOR

SAVINGS FUND TARGETED CARE
PROTOCOL DRIVEN, METRICS & DATA GUIDED, BEST PRACTICE
GUIDELINES BASED CARE WITH THE HUMAN TOUCH

Real Cases

Background: George, in-house legal counsel, problems with his superiors & colleagues

Absence: Doctor's note for a two-week medical leave

VMD Authorization: George angrily threatened longer absence

Outcome: RTW two weeks later, like nothing ever happened

Value: Savings of \$1,200 per week in salary insurance for X months

Background: Jennifer HR manager for national retailer

Absence: 1 week per month recurring absence due to painful rash on knee

VMD Authorization: Signed without objection

File Review: On 8-month wait list for Rheumatology consult

Outcome: Surgical biopsy within 2 weeks with definitive diagnosis & treatment

Value: Savings of \$600 per week in salary insurance x 8 weeks - \$4,800

Background: Sally, self-employed coffee franchisee

Absence: ~ 5 days per month due to stress of son's diagnosis of possible Multiple Sclerosis (MS)

VMD Authorization: Signed without objection

File Review: On 6-month wait list for Neurology consult

Outcome: No MS on assessment by physiotherapist, specializing in neurology

Value: Savings of 5 days/month@ \$300 per day (client estimate) - \$9,000

Background: Susan dependable employee, ten years seniority, difficult end of 2nd trimester pregnancy

Absence: Difficult boss, two young children, COVID pandemic > Medical leave for adjustment disorder

VMD Authorization: Signed without objection

File Review: Confirmation of diagnosis & 'Quality of Care'

Outcome: Wait list 3-4 month for psychology assessment & counselling > Arranged by VMD, paid by employer, Early pregnancy leave

Value: Replacement of salary insurance by pregnancy leave & supplement - \$2,500 & priceless goodwill



About MedExtra

Decades of experience as corporate medical directors and physician concierge. Strong client service focus team serving corporate clients across Canada and in Quebec.

Modifiable Absenteeism Drivers

CAUSE: Overwhelmed physicians & a healthcare system in disarray:

- **Slow Care:** Wait Lists, transactional, in disjointed silos
- **Inconsistent Quality Care:** Mental health/complex conditions, stranded employees
- **Lack of Control:** Corporations, physicians, disability solutions
- **Privacy:** Complicates open discussions and collaborative approach
- **Human Nature:** For some it's all about 'free stuff'

EFFECT: 80% of costs are driven by 20% of employees:

- **14% Complex/Undiagnosed Issues:** Delayed & inconsistent quality care
- **5% Resolved Issues:** Taking advantage of the disarray for extra time off work
- **1% Non-Medical Issues:** Unrecognized due to lack of control
- **All Employees:** Decrease in productivity & performance

LOW COST

- **Full PEPM:** \$3.00
- **Hybrid PEPM:** \$0.25 + Fee for Service for Implementation of Plan of Action for care/Return to Work
- **Third Party Care:** Provincial health plan, group insurance plan or private paid by employer with pre-approval
- **Medical Record Retrieval:** \$75 to \$100 per record

Care & Control

**Control Generates Savings > Savings Fund Early Optimal Care
Faster Return to Health & Work
Healthier Employees, Healthier Bottom Line**