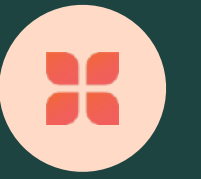


A teacher with curly hair, wearing a dark blazer over a black t-shirt, stands in a classroom, smiling. In the foreground, several children are seated at a table, some writing. The background features a white brick wall with a colorful train-themed number line (cars numbered 2, 3, 4, 5, 6, 7, 10) and shelves with toys like stacking blocks and a toy boat. The scene is overlaid with a semi-transparent orange filter.

 **apios**

**Personalized healthcare in the palm of your hand**



An estimated **60%**  
of Emergency Room  
and Urgent Care  
Visits are overkill.

**This can be *avoided*.**



## *Why Today's Telehealth Falls Short*

### **The Challenge with Current Telehealth**

Many telehealth platforms are underutilized and fail to meet patients where they are. Common issues include:

- ✘ Low patient adoption and engagement 20-25%
- ✘ Minimal or no follow-up after visits
- ✘ Lack of a liaison to guide patients through the system
- ✘ Extra barriers: yet another app, login, or password
- ✘ Delayed or fragmented care

### **The Apios Difference**

Apios transforms the telehealth experience by focusing on what truly matters for patient outcomes

- ✓ Driving adoption through a human-centered approach
- ✓ Ensuring consistent patient follow-up
- ✓ Apios physicians act as a true liaison into the healthcare system – helping patients find a PCP, navigate specialty care, and receive more accurate diagnoses.
- ✓ No app, no logins, no passwords – just easy access
- ✓ Direct-to-physician, real-time care with no wait times

**— *and How Apios Fills Those Gaps.***



# About Apios

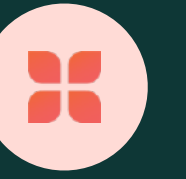


◆ **SMS-based** texting directly to your dedicated physician - we're app free!

◆ Virtual **conciierge** for employers. Let us get you that difficult appointment and help you understand diagnoses.

◆ **No wait time** or appointments ever required

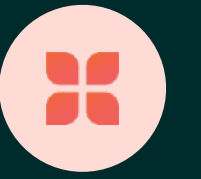
◆ **'Ask us anything',** we mean it!



# Employee adoption is all about *experience*

- ◆ Focus on early implementation and introductions
- ◆ Assigning physician(s) to an employer fosters familiarity and adoption
- ◆ Streamlining access to pcp and specialists enhances trust





*Let's try it.*

**TEXTUS.**

**757.702.1236**

**Text 'ApiosCares' to onboard.**



# Apios vs Traditional Telehealth

	Apios	Teledoc, CirrusMD, MDLive
App/Login Required	No	Yes
SMS - Text	Yes	No
Direct Text to Physicians in Real Time	Yes	No
Appointment Needed	No	Yes
Assigned Physician Concierge	Yes	No
Per Visit Fee	No	Yes
Follow-up until resolved	Yes	No
Assist with difficult appointments	Yes	No
Second opinion service	Yes	Not all

Telehealth utilization is a key variable in reducing costs of unnecessary in-person visits. Apios targets higher utilization by removing small, but significant barriers to using traditional telehealth services.



## Common **Illnesses** We Treat

- ◆ Upper respiratory tract infections (URIs)
- ◆ Sore throat
- ◆ Ear pain (otitis media/externa)
- ◆ Pediatrics
- ◆ Urinary tract infection
- ◆ Pinkeye (conjunctivitis)
- ◆ Cellulitis
- ◆ Sinusitis
- ◆ Minor trauma - concussion
- ◆ Lacerations (no, we can't place sutures remotely)
- ◆ Rashes - dermatology
- ◆ Back pain
- ◆ Gynecology
- ◆ Mild anxiety
- ◆ Gastroenteritis



# Real-Life Examples

'Good morning! I just got lab results back and a few were slightly off. I'm 17 weeks pregnant and just wondering exactly what they mean in terms of that. I'd normally call my OBGYN but they're closed for the weekend.'



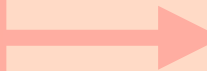
**RESULT:**  
Counseling - Education

'My child has been sick for two days and been out of school. Can you write a sick note?'



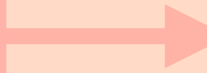
**RESULT:**  
Evaluation and treatment of child, school note

'Hello, I was just stung about 25 times after an encounter with a yellow jacket nest. Any recommendations?'



**RESULT:**  
Antihistamine treatment, emergency room visit prevented

'My little brother wrecked his dirt bike. He was not wearing a helmet and has some abrasions on his face, shoulders and back. He says that his rib hurts on the right side where he fell, and said that he was dizzy and vomiting this morning which has subsided to a headache. I'm concerned he has a concussion. He doesn't want to go to the doctor bc he thinks there is nothing to do for a hurt rib other than tell him to rest. I'm sure what to recommend for next steps.'



**RESULT:**  
Evaluation, reassurance and avoidance of emergency room visit

# Apios provider spotlight

## Courtney Hutchins, MD, MPH

Dr. Hutchins graduated from Rush Medical College in Chicago and trained at one of the top Emergency Medicine residency programs, the University of Chicago. Prior to her medical training, Dr. Hutchins received her master's degree in public health, with a focus on policy and management. In addition to her clinical experience, she has over a decade of experience with health systems, care delivery, digital health solutions, and quality improvement.

Dr. Hutchins brings her award-winning leadership and bedside manner to apios, providing compassionate evidence-based care to our clients. She oversees the hiring and operations of all apios providers, as well as quality improvement programs, ensuring all our patients can expect the same high-quality interactions with any apios provider.



Apios has a large network of providers and specialists in every state



**Thomas Q. O'Brien, MD**  
Emergency Medicine



**Emily Karras, MD**  
Emergency Medicine



**Kirk Heath, MD, FACS**  
General Surgery



## The Savings

# Apios ROI

With Apios, you can lower your healthcare spending while offering concierge, real-time, care to your company's employees.

## A Deeper Dive

# \$14.95

Per household, per month

# \$0

Visit fees or copays

## Employee Rate (Includes Dependents)

## Employer Size Model

<b>Employees</b>	100	250	500	1,000
Total Employees + Dependents	210	525	1,050	2,100
Est. Outpatient Encounters	420	1,050	2,100	4,200
Total Allowed Charges (\$165/encounter)	\$105,000	\$262,500	\$525,000	\$1,050,000

## Diversion Savings

Apios Encounters (45%)	189	473	945	1890
Total Annual Savings	\$47,250	\$118,125	\$236,250	\$472,500
Apios Total Cost	\$17,940	\$44,850	\$89,700	\$179,400
CoPay Savings (\$40)	\$7,560	\$18,900	\$37,800	\$75,600

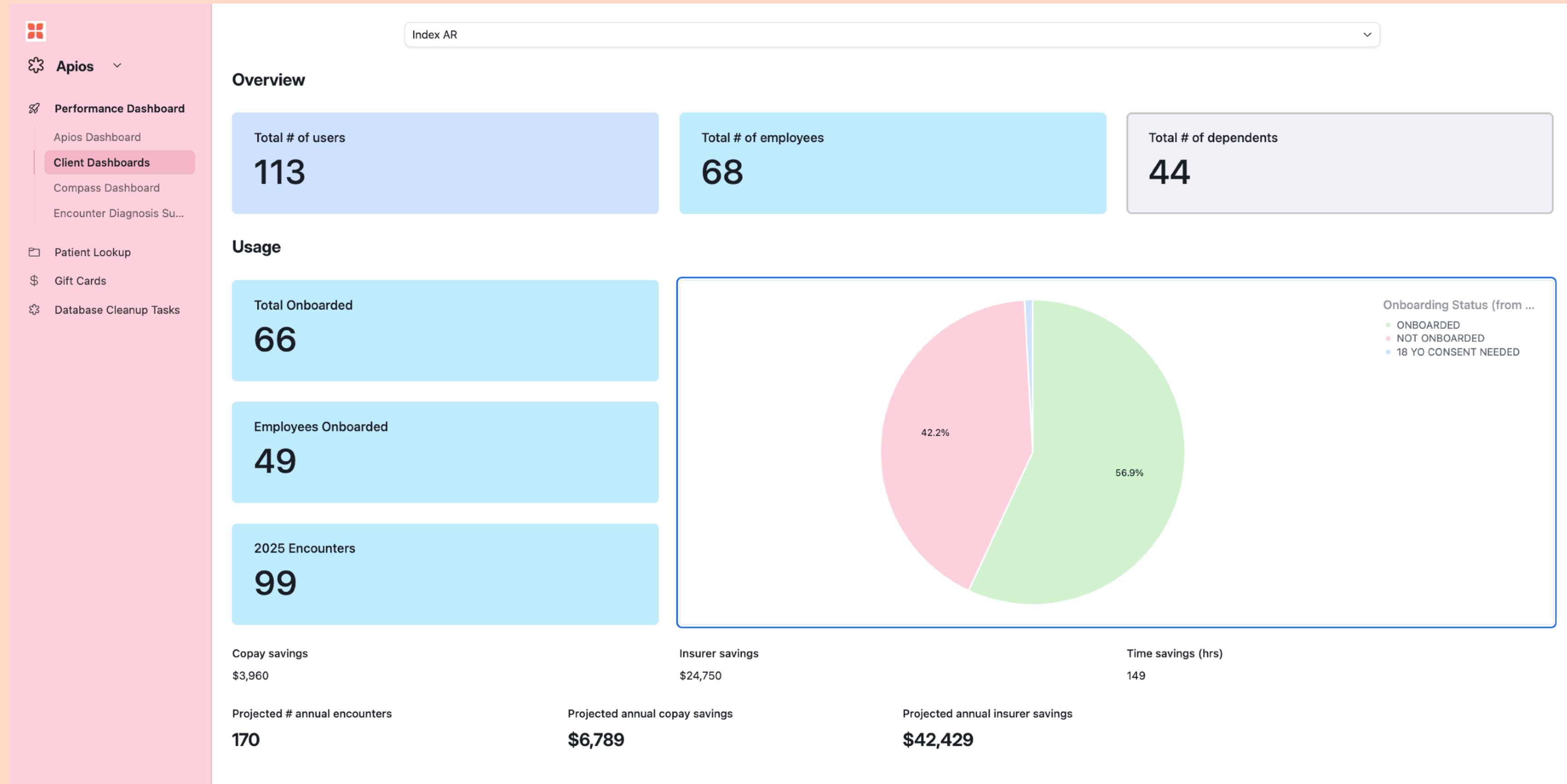
<b>Total Annual Net Savings</b>	\$29,310	\$73,275	\$146,550	\$293,100
5yr Savings	\$146,550	\$366,375	\$732,750	\$1,465,500
<b>Net Outpatient Savings</b>	<b>28%</b>	<b>28%</b>	<b>28%</b>	<b>28%</b>
Est. Overall Healthcare Savings %	10-13%	10-13%	10-13%	10-13%

# Client ROI Dashboards



## 2025

- Insurer/Level-funded Savings: \$42,429
- Copays eliminated: \$6,789
- Time saved: 149h





# Testimonials

"When I first found out about Apios I said, 'finally someone is making this easier for me!' My experience with them has surpassed my expectations. Not only was I able to avoid lengthy office visits but the doctors followed up with phone calls and text messages to check on my status. It's a great service, especially for a family and for those always on the go."

- Chris Dotolo, Varsity Baseball Coach, Cape Henry Collegiate

"This is a fantastic service that I highly recommend. Both my husband and I are seniors on Medicare and while traveling to see family out of town, both contracted Covid. Each text was answered in less than 20-30 minute even on Christmas Day! We were able to have medication prescribed at a local pharmacy and would not have been able to get this care as easily and quickly from our family doctor during the holidays...because this is what they do! The service was a godsend while out of town and the price is beyond reasonable. We are delighted that we have this service."

- Pam Russek, Consumer Client.

"Every day somebody comes to the HR office and tells me how happy they are with us bringing Apios on! I get countless high-fives!"

- Suna Veal, Head of HR, Index AR Solutions, Williamsburg, VA.

# Total Value

Apios' unique offering drives higher utilization, leading to decreased cost to insurers, higher productivity for employers and a happier, healthier workforce.

## Insurer

- ◆ Decreased healthcare cost
- ◆ Decrease unnecessary labs
- ◆ Decrease strain on healthcare system

## Members

- ◆ Decreased copay
- ◆ Morale - Hassle Factor - Convenience
- ◆ Easier to present for evaluation leads to decreased time to treat
- ◆ Decreased usage of PTO/STO

## Employer

- ◆ Potential decreased premium cost
- ◆ Productivity
  - ◆ Healthier employees = more productive
  - ◆ Time away during the day
- ◆ Quicker time to presentation of illness and resolution
- ◆ Morale





Empowered Employees, More Financial Savings