



Tap into immediate savings, medical expertise

Our Expert Medical Opinion program, provided by 2nd.MD, is a strategic solution that protects you from catastrophic claims while enhancing **affordability** and **employee satisfaction**.

Gives your employees access to 700+ top specialists

2nd.MD provides employees with rapid, virtual second medical opinions from elite specialists who are hand-selected for their expertise in complex conditions.

95% of 2nd.MD's providers are affiliated with U.S. News & World Report's "Best Hospitals" and prestigious academic medical centers.

You'll provide the clinical certainty your employees need before pursuing high-cost, high-risk surgery or major treatments for complex conditions, such as:

Autoimmune	Rheumatoid arthritis, lupus, multiple sclerosis
Cancer	Breast, lung, lymphoma, pancreatic
Cardiology	Coronary artery disease, atrial fibrillation
Gastrointestinal	IBS, IBD, celiac disease
Endocrinology	Diabetes, thyroid diseases
Mental health	Bipolar disorder, depression, ADHD
Neurology	Parkinson's, epilepsy, migraines
Orthopedics	Osteoarthritis, chronic back pain
Women's health	Uterine fibroids, endometriosis

Helps control costs

29% received an alternative diagnosis

32% avoided surgeries

82% received an improved treatment plan

97% of members report increased appreciation of their company's benefits

\$6,216 average savings per consultation

Source: 2nd.MD 2024 Benchmark





2nd.MD gives you a low-risk safety valve with high impact

With zero upfront overhead, no prepaid fees or costs and a pay-as-you-use-it model, 2nd.MD can help you:

- **Curb wasted healthcare spending:**
One avoided high-cost procedure can fund the program for months.
- **Circumvent high costs or multiple medical procedures:**
A handful of redirected cases can cover your entire program investment.
- **Benefit from built-in cost control measures:**
Capped spending and real-time cost tracking
- **Achieve predictable budget planning:**
Delivers no-waste healthcare spending

Additionally, this supplemental benefit helps control rising healthcare costs, balances the evolving needs of your employees and maintains current provider relationships and care with:

- Seamless integration with our Blue Cross Blue Shield of Michigan and Blue Care Network provider networks
- On-demand consultations that are paid only per use
- Measurable usage tracking and cost-containment metrics

To learn more about this **low-risk solution for cost control**, contact your Blue Cross account manager or agent.

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