



Cor Medical

YOUR HEALTH. YOUR TIME. YOUR CLINIC.



COR ADVANTAGE

Employers pay more for healthcare than ever before, and yet the costs fail to deliver a healthier workforce. This nationwide trend does not have to be true for your company. You have the power to make a different choice.

Cor Medical, an organization directed by healthcare professionals, is the alternative to healthcare run by conglomerates. We create employee clinics that give your enterprise a clear contract with the providers themselves. Your employees can finally prioritize wellness; they become healthier, happier, and more engaged. You save money on medical claims.

Spend less on medical costs, and get more meaningful care for your employees.

Your company will benefit from:

- ▶ Reduced healthcare spending
- ▶ Decreased turnover
- ▶ Increased employee productivity

Partner with us, and watch your employees—and your bottom line—transform.



At a Cor Medical clinic,

the company benefits from cost savings related to healthcare claims, and employees receive excellent healthcare—without ever leaving work.

75%

**average
savings**

in employee-paid medical expenses.

COR BENEFITS

Benefits to participants

- ▶ Decreases bottom-line healthcare claims, saving the company money
- ▶ Avoids catastrophic health events through preventative care with low/no wait times
- ▶ Attracts and retains high-quality employees
- ▶ Contributes cost savings—and reduces financial stress—for employees and their families
- ▶ Increases productivity by decreasing time away from work
- ▶ Provides increased time with providers who practice comprehensive care
- ▶ Delivers an alternative to costly urgent and emergency care
- ▶ Cultivates a culture of health
- ▶ Improves employee morale





CLINIC OPTIONS

Near-site, on-site, & collaborative clinics:

Our comprehensive, preventative medical clinics, which benefit employees, spouses, and dependents, fall into three categories:

- ▶ **On-site Clinics:** These are located at the company's worksite and offer maximum convenience.
- ▶ **Near-site Clinics:** These are located near a single employer with a decentralized workforce where most employees may not operate under the same roofline.
- ▶ **Collaborative Clinics:** This option is a shared resource among multiple employers when one may not have a large enough workforce to sustain its own clinic, or an anchor company wishes to draw smaller businesses together for the shared vision of better health in a community.

TURKEY LAUNCH

Cor Medical's healthcare experts can implement an employee medical clinic in a matter of months.

We do it all—from hiring the medical staff to ordering the supplies and equipment.

We provide:

- ▶ Expert medical professionals who specialize in everything from diabetes to mental health
- ▶ Trending metrics that illustrate how your clinic is improving the health of your workforce
- ▶ A robust patient portal that empowers your employees to book same-day appointments and communicate with healthcare providers
- ▶ A secure computer network system that complies with HIPAA
- ▶ An established billing system that simplifies claim and payment processing
- ▶ All of the necessary equipment—from patient beds to waiting room furniture





OUTCOMES

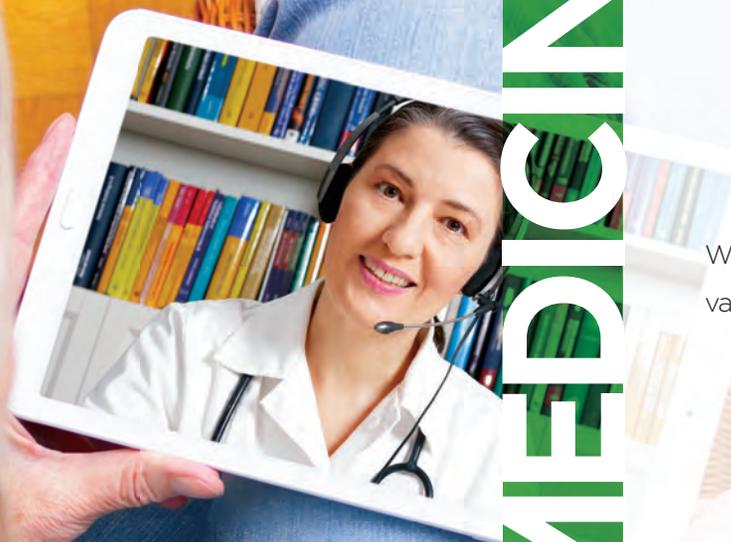
“When you work in a fast-paced environment, nothing is more valuable than time.

I appreciate the convenience of having an on-site clinic that provides speedy—and excellent—customer services. I’m able to get quick appointments without completely disrupting the flow of my day.”

*— Kandice Guice
Manager of Supplier Diversity at Lumen Technologies*



TELEMEDICINE



We offer virtual visits, also known as telemedicine, in which we treat a variety of medical issues, including, but not limited to:

- ▶ Hypertension, diabetes, and thyroid conditions
- ▶ Mental health conditions, including anxiety and depression
- ▶ Rashes and sprained ankles
- ▶ Medication management
- ▶ Common cold, flu, and more

Cor Medical patients:

SPEND
72%
LESS
ON VISIT COSTS

ENJOY A
56%
DECLINE
IN ABSENTEEISM

USE
300%
MORE
PRIMARY CARE
AND RECEIVE
3 TIMES
THE HEALTHCARE

WHAT THE DATA SAYS

“When Dr. Napoli first approached us about the on-site clinic concept, I was immediately intrigued by what the clinic could accomplish: a healthier, more productive workforce, and company savings related to healthcare claims. Since the clinic’s inception in 2016, we have invested in our employees’ well-being by providing them healthcare located only a few steps from their cubicles and offices.

“You can illustrate how much you value your employees by providing them excellent healthcare.”

“The Cor Medical providers have detected potentially fatal health conditions, provided mental health guidance via virtual appointments during unprecedented times such as the pandemic, and monitored those with chronic diseases. You can illustrate how much you value your employees by providing them excellent healthcare—often at a significantly lower price—in a convenient location while watching your company’s cost-savings increase. That’s innovation.”

— Marina Pearson,
Vice President of Benefits &
Policy at Lumen Technologies





IN THEIR WORDS

Scott Wolff, director of data science and analytics at Lumen Technologies, believes that as we plan for the future, we should invest in our health.

“People save for retirement, but if they have chronic conditions, they need to think about how they want to feel during retirement. I suspect they will want to spend their money on vacations, not medical bills,” Scott said. “Plenty of evidence and long-term studies have proved that controlling chronic conditions reduces complications later in life. As you get older, you don’t want to pay for the past. That means investing in your future health—now.”

“As you get older, you don’t want to pay for the past. That means investing in your future health—now.”

Scott strongly believes in maintaining his long-term health, which was the catalyst for his visit to the Cor Medical Clinic.

“It’s nice because you know you’re going to get personalized attention at this clinic, which focuses on Lumen employees being VIP members. The fact that it’s on-site means that it’s as convenient as going to Starbucks.”

Scott said he recommends the clinic to others.

“I think the Cor Medical Clinic is a truly valuable asset, and I’m grateful it’s here for us.”



At a Cor Medical clinic,

we will make a difference by supporting a wide range of on-site health services for a workforce strapped for time and resources.

50%
decrease

in emergency room visits* for staff
utilizing Cor Medical services.

*Within three months of opening the Monroe, LA, clinic.



WHY CHOOSE COR?

“At CenturyLink, we always strived to strengthen our communities and make them better places to live. That mission always began with our employees. We partnered with Cor Medical to implement on-site medical clinics because it aligned with our core values and enabled us to invest in our people. We wanted our employees to understand that they were our most important asset. We often found it difficult to improve outcomes by managing health insurance. We believed we could provide better healthcare for many of our employees by eliminating some of the obstacles to their access to quality healthcare. Partnering with Cor Medical meant removing

“The on-site medical clinics empowered our staff to take just a short walk and in minutes receive preventative care.”

access and cost barriers so that employees could prioritize their well-being. The on-site medical clinics empowered our staff to take just a short walk and in minutes receive preventative care, saving them time, money, stress, and potentially even catastrophic health disasters such as heart attacks. The value of that is immeasurable.”

— *Glen F. Post, III*
Retired President & CEO
of CenturyLink





Dr. Rachel Shelby values a healthcare environment that encompasses her nursing philosophy: treating patients holistically.

“I’ve always loved to work in a setting where I can connect with patients. I can be that resource for questions at all illness and health stages,” she said.

Rachel, who has a doctoral degree in nursing practice, has worked for 20 years in operating rooms, intensive care units, and recovery rooms. She has also worked in urgent care clinics. Clinics are often problem-focused, making it challenging to provide comprehensive care in a frenzied environment.

“I would see patients and treat their immediate needs, but I knew they had other problems that were being neglected.”

Cor Medical is different. For example, if a patient visits Rachel complaining of chronic headaches, she orders the standard lab work, but she also digs deeper. She inquires about sleep patterns, stress levels, and caffeine intake. Rachel builds a relationship.

“To truly be a patient health advocate, you need to address a patient’s emotional needs through mental health therapists, their orthopedic needs with physical therapists, and more. Cor Medical provides the environment for us to achieve that.”





CORPROVIDERS

Cor Medical is home to medical providers from multiple areas of expertise—from primary care to physical therapy to behavioral health. Our healthcare professionals write prescriptions for compassionate care that forge deep bonds with their patients.

Walk-in care

Cough, cold, flu, & more

Routine care

Wellness, biometrics, lab work, & vaccines

Chronic disease management

High cholesterol, hypertension, diabetes, & thyroid disorder

Mental health counseling

Anxiety, emotional eating, PTSD, & depression

Physical therapy

Ergonomics, exercise instruction, cupping, & dry needling

Dietitian Coaching

Nutrition, emotional eating, & diabetes meal counseling

Outreach

Our providers visit off-site locations to educate, engage, and conduct services like drive-thru flu shot events

There is expertise at the Cor.





DEBRA IVERSON

People may associate nurse burnout with long hours, but that's not always the cause, said Debra Iverson, a family nurse practitioner with a long career in healthcare.

An expert in diabetes, Debra worked at a medical clinic several years ago, where she was allowed only 15 minutes to treat each patient's multiple and complicated medical conditions. She struggled to review complex medication regimens, evaluate blood sugar levels, discuss her patients' diets, examine their feet, and investigate related issues.

“At Cor Medical, because there are so few administrative barriers, we can immediately get them the care they need.”

“There was never enough time. I felt horrible and defeated. I knew I wasn't doing enough, and I knew my patients might not improve. I went home knowing I had spent 8-10 hours working so hard, and thinking maybe I had done something good, but maybe not,” she said. “I spent five years at that clinic, and it was the first time in my life I experienced clinical depression.”

At Cor Medical, her job is a stark contrast to her previous healthcare experiences. Why? She practices medicine in a way that aligns with her nursing philosophy: taking time to care for each patient's immediate needs and discovering new ones, all of which help prevent disastrous health situations.




Debra Iverson, FNP-C

Immediate results from an enthusiastic workforce appreciating

the convenience of on-site healthcare.

Increase wellness visit participation* after one year



*Average year-over-year utilization across all Cor Medical facilities.



COMPREHENSIVE

Our comprehensive approach to healthcare means we focus on emotional and physical wellness, prevention, detection, and chronic disease management. We save patients from catastrophic health events that result from undiagnosed health conditions, and we teach healthy, sustainable lifestyle modifications that create a more engaged workforce.

We manage diabetes—one of the most common and costly insurance claims—hypertension, asthma, thyroid disease, and many more chronic conditions. We treat acute conditions such as stomach viruses, and we regularly provide preventative screenings, lab work, flu shots, and vaccines. We also offer one of the nation's first treatment programs for Post-COVID-19 symptoms.

Our physical therapy services include injury rehabilitation, orthopedics, sports medicine, dry needling, and cupping. Our dietitian guides patients in managing nutrition, emotional eating, and diabetes.

Lastly, our mental health therapists help patients navigate anxiety, depression, grief, loss, work/life balance, and more. They also help patients cope with stressful or traumatic life events, such as the COVID-19 pandemic.

That's the care at the Cor.





CONVENIENCE

When primary care and preventative screenings are accessible and affordable, employees prioritize their wellness, making them healthier, happier, and more productive. Health becomes a habit.

Many employees choose to prioritize work and family obligations over their medical needs. Missing a business meeting to drive across town to a physician's office seems inconvenient, so the medical appointment for a seemingly minor issue never happens. Similarly, a working mother makes medical appointments for her entire family, omitting her own needs. When an on-site medical clinic is a brief walk from an employee's workstation, and a virtual appointment is a few clicks away, the employee learns to prioritize—and improve—her health.

Access to same-day appointments means fewer trips to emergency rooms and urgent care clinics and less time away from work. While our clinics have waiting rooms, patients rarely wait to be seen. And seasonal services like flu shots are often provided through drive-thru events, in which employees never leave their cars. We believe time should never be a barrier in healthcare.

That's the convenience at the Cor.





COST-SAVINGS

Are you frustrated with healthcare's rising cost and your employees' declining health? We can improve your employees' emotional and physical health, reduce your company's medical expenditures, and help you improve employee retention and recruitment efforts. Who doesn't want to work for someone who values their well-being?

Cor Medical's cost-savings are easy to measure. Our integrated primary care model provides services at a lower cost than community pricing and reduces unnecessary emergency room visits. Our Cor Medical team has discovered that employees save an average of 75% by choosing their on-site clinic instead of walk-in clinics. And we are not alone in our discoveries. The nonprofit National Association of Worksite Health Centers surveyed 255 employers who implemented on-site and near-site clinics to control rising healthcare costs.

A majority of respondents reported:

- ▶ A 64% reduction in medical care costs
- ▶ An almost 70% reduction in time lost by employees leaving work to see outside medical providers
- ▶ A 63% reduction in ER visits

That's the savings at the Cor.





COMMUNICATION

One of the most frequent comments we receive from our patients mirrors this one from Senior Director for North America Operations Ellen St. Germain.

“I was sort of skeptical about a medical clinic in a corporate office. I thought, ‘Are there really human beings there every day, or do you have to schedule several days out? After learning about all of their health services and the same-day appointments, I started telling my team, ‘You can get everything that you would normally get at a primary care clinic, right here at work. And, you don’t have to wait,’ she said. “My latest visit was easy and quick, and I experienced the usual supreme customer service. They were very efficient, kind, and welcoming. This clinic is a huge benefit for our employees.”

— *Ellen St. Germain,*
Senior Director for North America Operations
at Lumen Technologies

That’s the communication at the Cor.



There is a better way

to ensure that patient care is driven by
what's best for the patient.

“I have watched healthcare become more and more complex. As a result, patients were becoming discouraged and less proactive about their health. I wanted to make healthcare more accessible and easier to navigate. Cor Medical accomplishes that.”

— Dr. Mark Napoli



OUR STORY

Dr. Mark Napoli strives to remain independent in his private practice. He wants the same autonomy for businesses and working families faced with healthcare's rising costs, complexity, and lack of control.

In 2010, Dr. Napoli sought to restore preventative patient care, which the healthcare industry has systematically devalued. He built a new healthcare model that allows your business to contract directly with the providers, rather than a system that only assigns others to negotiate benefits for your business.

With the help of industry experts, Dr. Napoli founded Cor Medical, a company which serves businesses by implementing employee medical clinics that cultivate transparency, cost savings, and more engaged employees.

Cor Medical is different because we are:

- ▶ Healthcare providers with business expertise
- ▶ Innovators who partner with local and global resources and bring them directly to clients

You can become the employer who champions employee health while also decreasing medical expenses and creating a healthier workforce.

That's the story at the Cor.





MARK NAPOLI

Experience

Partner

Complete Cardiovascular Center of Monroe
2004-Present
Monroe, Louisiana

Founder

Cor Medical
Jan. 2010 - Present
Monroe, Louisiana

Chairman of The Board of Directors

Alli Management Solutions
2019 - Present
Monroe, Louisiana

Chairman of The Board of Directors

P&S Surgical Hospital
Jul. 2016 - Sept. 2018
Monroe, Louisiana

Education

Brown University

Fellowship, Interventional Cardiology, Cardiology Staff
2003 - 2004

University of North Carolina at Chapel Hill

Fellowship, General Cardiology
2000 - 2003

Wake Forest University

Internship and Residency
Internal Medicine
1997 - 2000

Louisiana State University

Doctor of Medicine (M.D.)
1993 - 1997

Northeast Louisiana University

Bachelor of Science (B.S.)
Zoology and Pre-Med
Summa Cum Laude
1988 - 1993





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cormedical.net

Alli Management Solutions is located in downtown Monroe, provides the organizational infrastructure, which allows Cor Medical to focus on patient care.