



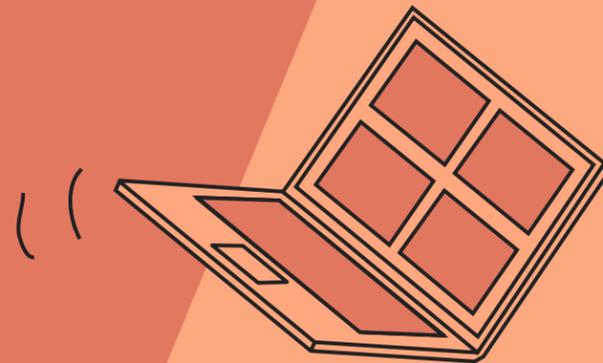
maple

Virtual care & your workplace

A primer on the uses and benefits of virtual care

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getmaple.ca/business

Dear partners,

In many ways, the exceptional times we're living in have pushed forward much-needed technologies and new ways of living. Businesses are experimenting with distributed workforces, and are rethinking meetings that require international travel. We've stepped up as a society to assist hospitals in preventing unnecessary visits and stocking up on protective equipment. And, we're becoming more resourceful with our use of technology to lead connected, productive and safe lives.

Virtual care has become a major topic of conversation in Canada. For many Canadians, while seeing a doctor online could be the most sensible course of action, this solution has been largely unavailable until now. If you lived in Carberry, Manitoba and you had a sick child, driving hours to your neighbouring town to see a physician was the only option.

Virtual care is revolutionizing access to healthcare the way that hailing a cab, ordering Thai food, or booking a dog walker have been forever changed by technology. The convenience factor is undeniable, and the safety component of this model has been amplified in the current health context. For businesses, virtual care represents a massive opportunity to hit multiple targets with one arrow: improve employee satisfaction and health outcomes, ensure the safety of the office site, and reduce workplace absenteeism.

Maple was co-founded by a practising ER doctor, Dr. Brett Belchetz, in 2015, and has been shaping the virtual care landscape in Canada ever since. Long before starting a virtual healthcare company was the trendy thing to do, Maple has been quietly but profoundly delivering real results for Canadian families, remote communities, understaffed hospitals, and leading Canadian companies.

When it comes to maintaining employee happiness and safety in our permanently changed world, virtual healthcare is an impactful place to start.

Healthy wishes,



A handwritten signature in black ink.

Christy Prada

VICE PRESIDENT OF BUSINESS DEVELOPMENT

What is virtual care?

We live in an increasingly connected world, which is enabling many people to seek healthcare without the barriers of time and distance. Particularly in current times, when Canadians are being asked to social distance themselves, virtual healthcare has become more important than ever.



VIRTUAL CARE DEFINED

Let's start by defining virtual care. Virtual care is any use of technology to facilitate interactions between patients and healthcare providers. This can include accessing care coordinators, nurses, doctors, and specialists. With virtual care, patients can see a doctor via smartphone, tablet, or computer using audio, text, or video, and can receive diagnosis, treatment, prescriptions, and lab tests.

In addition to seeing a general practitioner for general health concerns, patients can also use Maple for specialized health care, like managing chronic conditions, mental health, and specialty care. We partner with specialists such as psychiatrists, endocrinologists, respirologists, dermatologists, and many more.

HOW EFFECTIVE IS VIRTUAL CARE?

Virtual care is extremely effective — it's estimated that at least 70% of primary care issues can be addressed without laying hands on a patient.¹ Smartphone cameras allow for the exchange of high-resolution images and video, which provide highly accurate medical data to doctors.

VIRTUAL RECORD KEEPING

Virtual care enables convenient tracking and storage of patient information. Previously, most Canadians did not have quick access to their personal medical records. Virtual care lets patients access these records right from their personal devices.

SECURITY AND PRIVACY

Considerations around virtual care rightfully include data privacy and security. At Maple, we protect patient data with a comprehensive set of security controls that have been independently audited for SOC 2 compliance. Our information security is aligned with industry best practices, including ISO 27001 and NIST SP-800.

Why are employers talking about virtual care?

Virtual care is rapidly becoming mainstream in Canada thanks to its proven convenience and efficacy. Thousands of Canadian employers are supporting their employees' physical and mental wellbeing by adding virtual care to their benefit plans. Here's why:



Virtual care is a massive differentiator for employers when attracting and retaining top talent. 76% of Canadians would not move to a job that didn't have a strong health benefits package.¹

Employers boost their bottom line by tackling absenteeism. The average employee takes 8.5 sick days per year,² resulting in \$2,000 of direct absence costs. With Maple, employees can easily reduce their number of sick days taken for non-urgent medical issues.



Employees' mental health is a growing concern for employers. With virtual care, patients can access a wide variety of mental health providers in a quick, convenient, and anonymous fashion.

The economic burden of mental illness in Canada is estimated at \$51 billion per year. This includes health care costs, lost productivity, and reductions in health-related quality of life.³

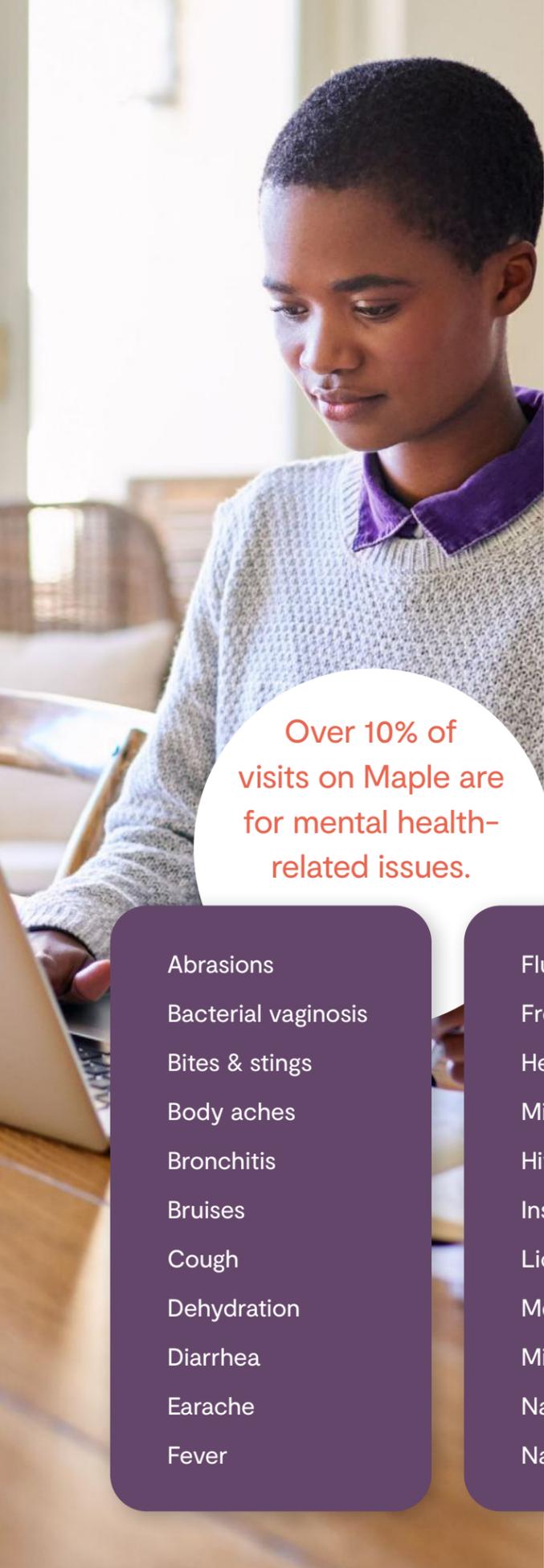


¹ Truven Health Analytics (2013), Avoidable Emergency Department Usage Analysis, www.truvenhealth.com

¹ The Sanofi Canada Healthcare Survey. Closing Knowledge Gaps. 2019, p.10

² Canadian Institute for Health Information, Commonwealth Fund Survey 2019.

³ <https://www.camh.ca/en/driving-change/the-crisis-is-real/mental-health-statistics>



What can virtual care treat?

Through video, instant message, and sharing high-resolution images, physicians can diagnose, treat, and prescribe for many primary care conditions. Beyond acute issues, virtual care is also used to support patients for chronic disease management and mental health. As a general rule of thumb, if an employee would go to their family doctor for a certain condition, chances are a virtual care visit can treat it!

Over 10% of visits on Maple are for mental health-related issues.

Doctors on Maple can treat the following conditions, and more:

- Abrasions
- Bacterial vaginosis
- Bites & stings
- Body aches
- Bronchitis
- Bruises
- Cough
- Dehydration
- Diarrhea
- Earache
- Fever

- Flu
- Frostbite
- Headaches
- Migraines
- Hives
- Insomnia
- Lice
- Mental health
- Mild lacerations
- Nasal congestion
- Nausea

- Pinkeye
- Respiratory infections
- STIs
- Sinus infection
- Skin infections
- Sore throat
- Sprains & strains
- UTIs
- Vomiting
- Yeast infections
- ...and more

What is continuity of care? Why should it matter to employers?

Continuity of care refers to the consistency and quality of care a patient receives as they transition between care settings over time. Virtual care plays an important role in this process.

Continuity of care comes in three forms: relational continuity, informational continuity, and management continuity.

RELATIONAL CONTINUITY

Relational continuity means that a patient sees the same physician or nurse on every visit. While this was the standard several decades ago, the increasing complexity of our healthcare system has made it inefficient and impractical.

In a virtual setting, relational continuity is next to impossible. It means longer wait times as patients are bound to a single physician or nurse for all their needs. This is extremely restrictive when the purpose of virtual care is to address issues quickly, and complement the overarching medical system.

INFORMATIONAL CONTINUITY

Informational continuity is delivered through access to medical history, via shared or electronic health records. This enables providers to consider medical history when seeing any patient, and build on previous treatment and diagnoses.

In a virtual setting, access to consistent patient record keeping ensures comprehensive care during every single visit.



MANAGEMENT CONTINUITY

Management continuity refers to the coordination of care across multiple providers, and to how care adapts to needs over time. The beauty of virtual care is that it enables multiple providers to collaborate on a single patient's care, both in a virtual setting and in the physical world.

There's no need to see the same healthcare provider for every appointment if patient information can easily be shared. With informational and management continuity, the focus can be placed squarely on the efficiency of patient care.

With Maple, all physicians on the platform share medical notes, and these records can be sent to family doctors in the community to facilitate continuity of care. If the patient is referred to a specialist, or if they relocate from one city to another, the patient will always receive continuous care.

Comparing virtual care models

Since there are many models of virtual care, it is important to do your research and choose the model that best fits your employees' needs.

Meet Sally. She's the Head of Procurement for a growing chain of cafes. Today, she woke up feeling the symptoms of a UTI, symptoms that she knows all too well after having several in the past. Here's an illustrative description of how Sally would experience the various virtual care models available today.

VIRTUAL CARE WITH A NURSE TRIAGE:

- Sally enters her symptoms by filling in a questionnaire that walks through her medical history, symptoms, and additional background details.
- 15 minutes later, a nurse reaches out to confirm Sally's symptoms and reviews her medical history. The nurse determines that Sally needs to speak with a doctor.
- 25 minutes later, a care coordinator reaches out to schedule a physician consultation. Sally is given the option of 4 pm that day, or the next afternoon. Sally has a meeting at 4 pm she can't miss, so she selects the next afternoon.
- Uncomfortable, Sally returns to work while she waits for her doctor's appointment.
- The following afternoon, Sally has her consultation with the doctor and receives her prescription.
- Sally leaves the office to pick up her prescription.

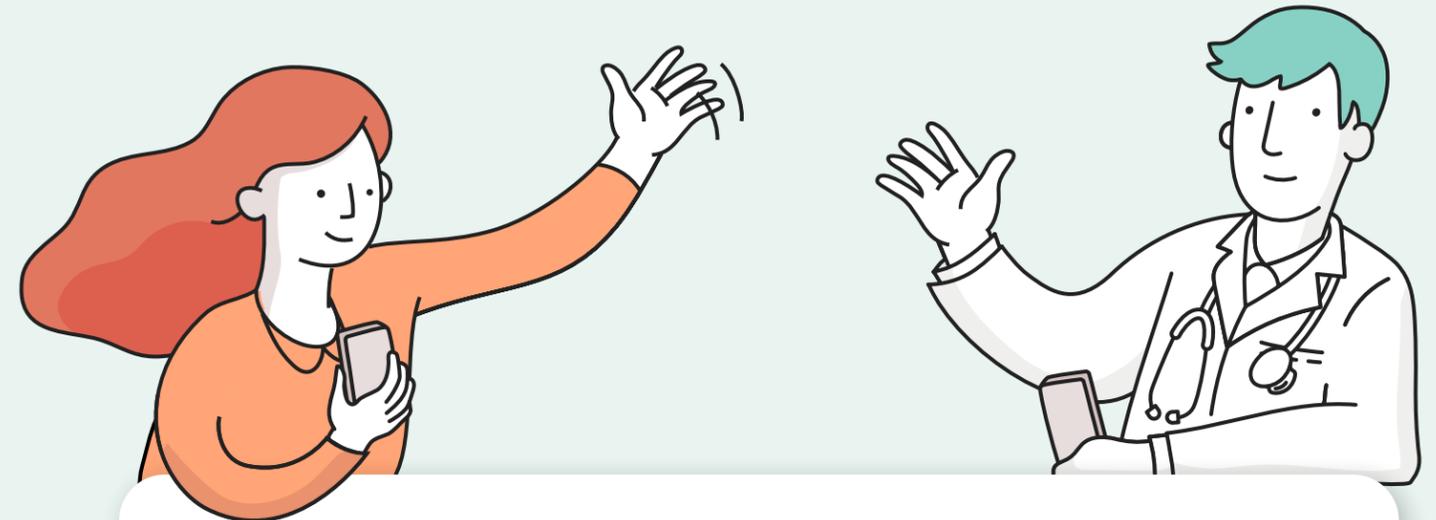
Time to resolve issue: over 24 hours

VIRTUAL CARE VIA BOOKED VISITS:

- Sally logs into her virtual care platform and requests to book an appointment with a doctor.
- A care coordinator connects with Sally to schedule a time.
- After 15 minutes of discussion, Sally schedules an appointment with a doctor for later that afternoon. The only available slot is 3 pm, which coincides with one of Sally's meetings.
- Sally scrambles to reschedule a department meeting that was happening at the same time, moving it to the following week.
- Uncomfortable, Sally returns to work for the afternoon while she waits for her doctor's appointment.
- Sally has her consultation with a doctor over video at the scheduled time and receives her prescription.

Time to resolve issue: 4 hours

On-demand visits offer the most reliable, convenient access to care.



VIRTUAL CARE WITH A DIRECT CONNECTION TO A DOCTOR:

- Sally logs into her Maple account and enters her symptoms in under one minute.
- Less than 5 minutes later, a physician reviewed her request and initiated a consultation with Sally. Sally and the physician begin a conversation over instant message, then decide to switch to video chat.
- The doctor inquires about Sally's medical history and determines she needs a prescription.
- 10 minutes later, at the end of the visit, Sally selects a local pharmacy to send the prescription to directly in the app.
- Sally's prescription is instantly faxed to her local pharmacy, and within 15 minutes is ready for pickup.

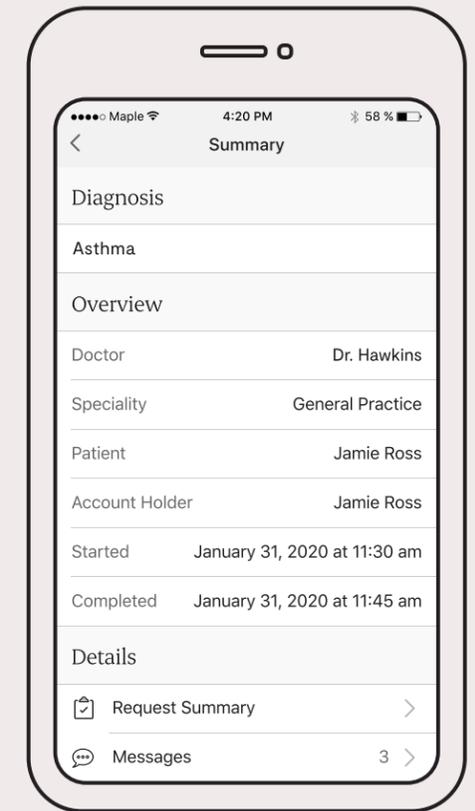
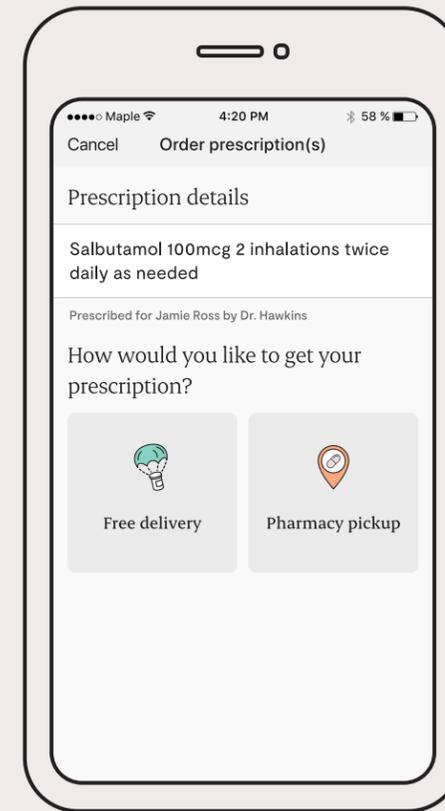
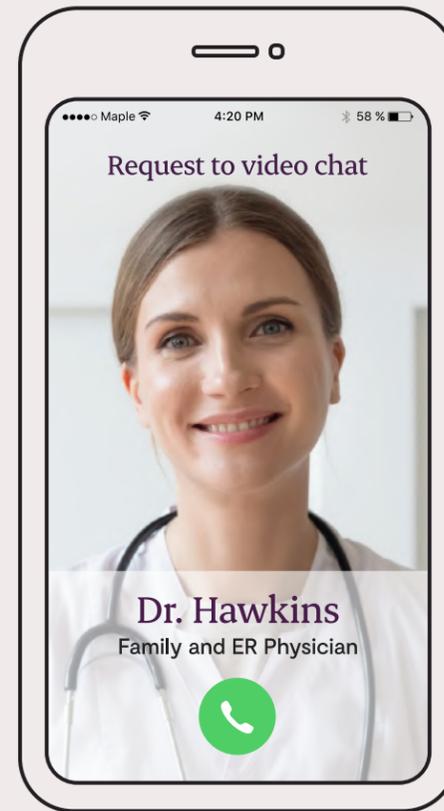
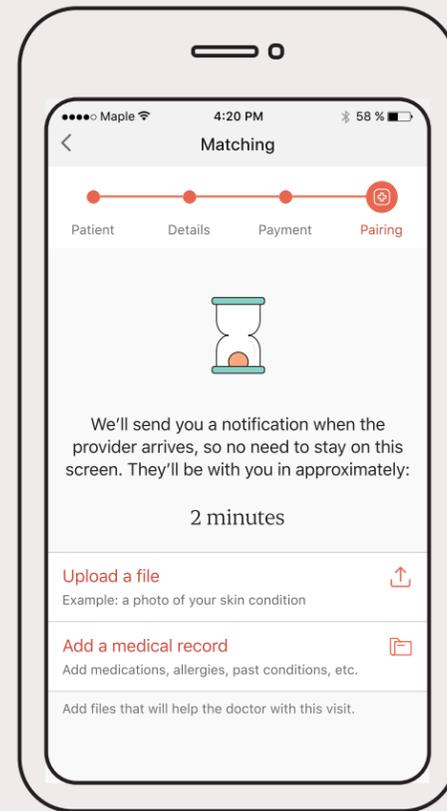
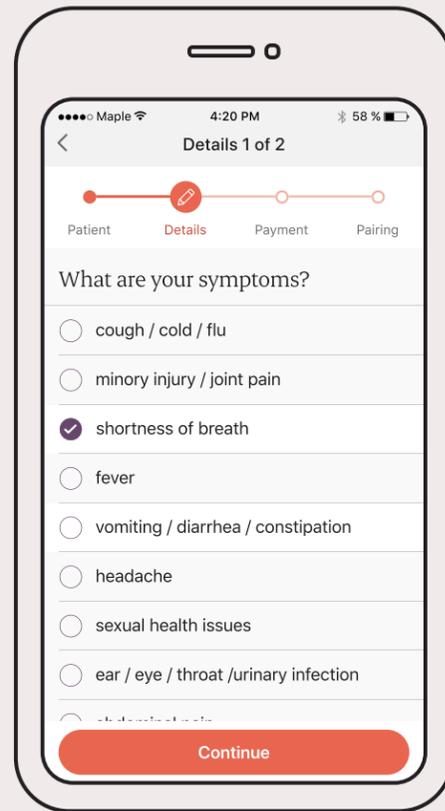
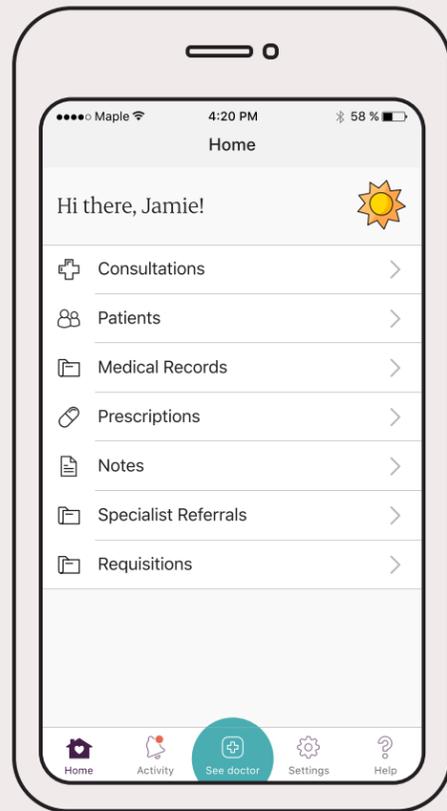


Time to resolve issue: less than 15 minutes.

On-demand visits offer the most reliable, convenient access to care. Bookable appointments come with the convenience of scheduling, but it can sometimes take a few hours or days to actually see a doctor. On-demand visits nearly eliminate wait times, ensuring any health concerns are treated as quickly as possible at a time that fits your schedule.

How does Maple work?

Maple is designed to be simple and easy to use. Simply log in to your account, request a visit, and you'll be matched with a physician in minutes. No waiting, and no need to book in advance – Healthcare on your terms.

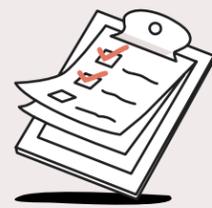


1. VISIT REQUEST

Using your phone, tablet, or computer, log in to the Maple app or through getmaple.ca on any modern browser.

2. INTAKE

Enter your symptoms and reason for your visit from a short checklist.



3. TRIAGE

Your intake form is shared with a licensed physician from our nationwide network. The physician triages the visit, and will flag if you are having an emergency so you can seek medical care immediately.

4. CONSULTATION

The doctor connects with you within five minutes and begins the consultation. The virtual visit is performed via secure instant message, audio, or video.

5. TREATMENT

You may receive care instructions, a diagnosis, prescription, medical note, specialist referral, or lab requisition based on the doctor's discretion.



6. MEDICAL RECORDS

Your in-app health information records are updated to reflect your latest virtual care visit. These records can be shared with your family doctor if needed.

How CAA benefited from Maple

For over 115 years, the Canadian Automobile Association (CAA) has been helping Canadians stay safe, mobile, and protected.

With over 2.2 million Members, CAA Club Group (CAA) provides exceptional emergency roadside and insurance services to Canadians living in Ontario and Manitoba.

When COVID-19 hit, CAA's team was glad they already had virtual care in place. Employees could receive one-on-one attention from a doctor on their schedule, fitting healthcare into other obligations around work and family. Virtual care provided employees a way to seek medical advice on COVID-19 symptoms, and get the prescriptions and checkups they need safely.

Just as CAA cares for its Members, the same level of care and accountability is replicated internally for employees. Health and wellness represents a heightened point of anxiety for Canadians right now, and access to healthcare providers is critical. CAA wanted to provide employees support and protection through enhanced healthcare offerings, and wanted an innovative, patient-centric way to do so. Their early adoption of virtual care was a perfect fit.

WHY DID CAA CONSIDER VIRTUAL CARE?

Virtual care presented an exciting opportunity for CAA to merge their employee value proposition with business goals. Since virtual care reduces employee absenteeism while boosting their productivity, CAA associates

could devote more focused time and attention to their jobs. At the same time, having access to virtual care fosters a positive, collaborative, and secure workplace culture.

WHY DID CAA CHOOSE MAPLE?

CAA surveyed the market of virtual care providers and came to the conclusion that not all are created equal. After careful analysis, CAA chose Maple as their corporate virtual care provider for the following reasons:

- **Direct access to doctors** — CAA discovered that there are many models of virtual care. Some connect patients to care coordinators, nurses, or online resources. The fact that our on-demand doctor's visits give every patient direct access to Canadian-licensed doctors was a major factor that swayed CAA towards adopting Maple.

- **24/7 availability** — Health doesn't happen on a schedule. That's why it was important for CAA to offer employees 24/7 access to doctors. Our doctors can be reached at any hour of the day or night to help with health episodes in real-time.

- **Cost effectiveness** — When looking to invest in virtual care, CAA found our pricing options to be competitive within the market based on service level. We worked collaboratively to assess their needs, structuring a customized virtual care plan which included provider coverage that would be most beneficial to CAA associates.

CAA'S RESULTS

With strong endorsement from their CEO during the program's kick-off, early results are promising. Utilization rates are already at 68% in just 10 months of service, with an average satisfaction rating of 4.8 out of 5 stars.

In terms of reducing absenteeism, CAA estimates that they regain half a day of employee time and productivity per Maple consultation. In total, over 400 days of full-time work are estimated to have been saved.

Last but certainly not least, virtual care has improved employee sentiment and overall workplace culture. Knowing that your employer actively invests in your well-being boosts feelings of loyalty and gratitude. This makes for an engaged, enthusiastic workforce that brings a great attitude to each roadside stop they make. And so, the cycle of caring continues.

*As of September 2020

“ We invested in this important new benefit because we believe that it will truly be of value to our associates and their families. Contributing to the quality of life of our associates is tied to our purpose of ensuring the safety and care of our members. ”

— JAY WOO
Chief Executive Officer of the
CAA Club Group



Virtual care and mental health

MENTAL HEALTH IN CANADA

In recent years, the stigma around mental health has decreased considerably. Unfortunately, many people still don't receive necessary treatment for their mental health struggles. Approximately one in five Canadians will experience a mental health issue in any given year.¹

Of that number, approximately half do not get the help they need. Untreated mental illness can have dire effects on a person's physical health. Internalized stress and anxiety often lead to chronic pain, tension, gastrointestinal disorders, and chemical changes in the brain.

BARRIERS TO TREATMENT

Even though it is widely recognized that mental health is a very real factor in our overall health, there are still substantial barriers to treatment. These include:

TIME — many people can't fit regular therapy appointments into their schedules.

COST — the cost of therapy can be prohibitive for low to medium income workers, and health plans tend to only cover a few sessions of care.

LOCAL OPTIONS — not every patient and therapist are a good match together. For patients living in areas with few therapist options, they might forego therapy if they're not making progress with providers in their town.

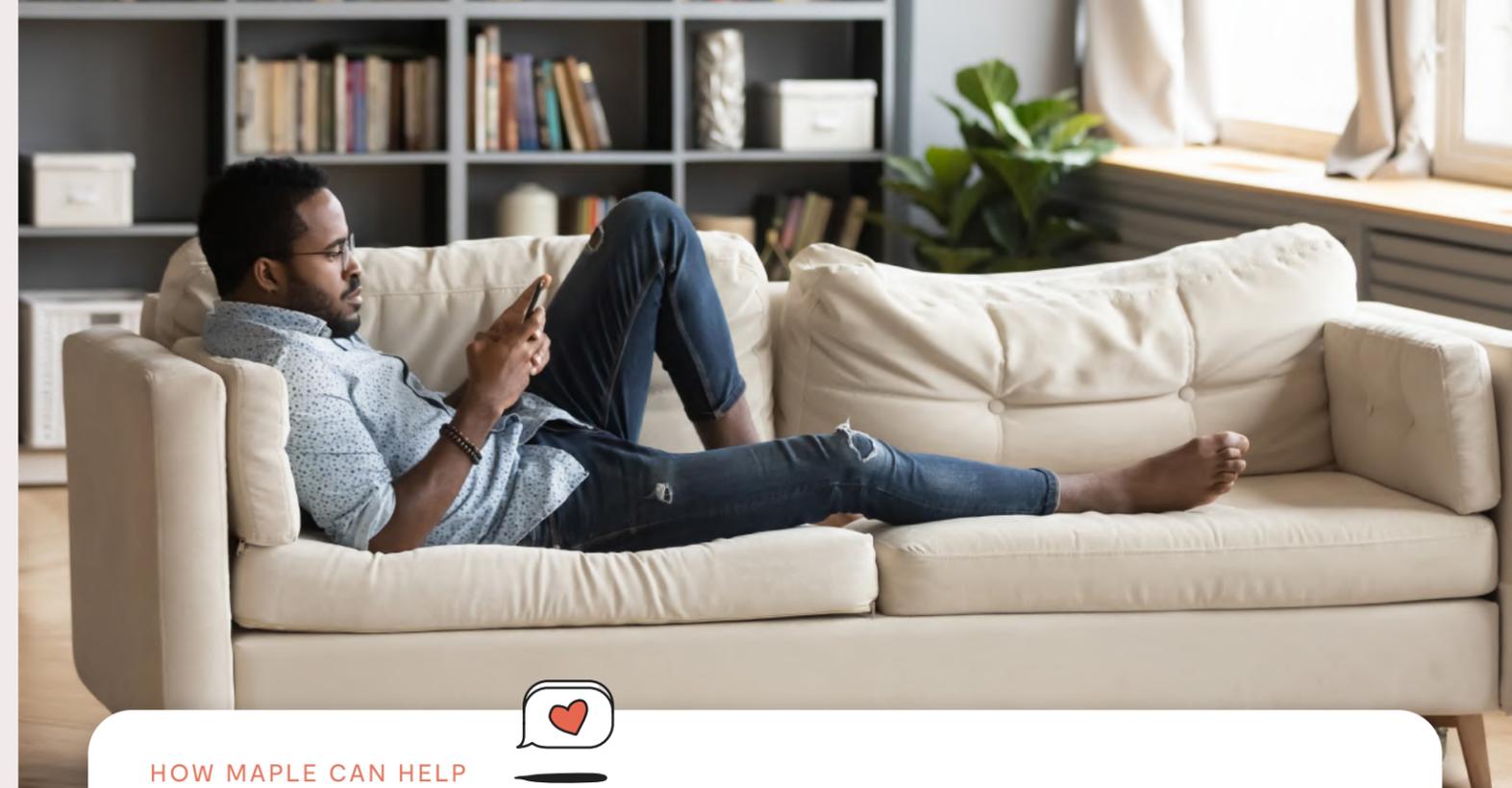
ANXIETY — some mental health conditions make leaving home and speaking with another person face-to-face daunting.

COST TO EMPLOYERS

Mental health presents the same absenteeism and productivity costs as physical health concerns. When a person works under mental stress, quality and effectiveness of work suffers. Moreover, relationships suffer both at work and at home, further exacerbating the issue and negatively affecting workplace culture.

Mental health concerns that go untreated may result in the sufferer taking disability leave, which averages at 65 days duration. Disability leaves are not only costly to the organization, but also to the individual, as reintegration is a huge challenge after disability.

¹ <https://www.camh.ca/en/driving-change/the-crisis-is-real/mental-health-statistics>



HOW MAPLE CAN HELP

Maple is one of the only virtual care platforms in Canada that offers multiple options for mental health treatment. Reliable access to a physician is a cornerstone of mental health treatment. Maple physicians are specially trained in diagnosing and treating mental health issues, helping set up patients with the appropriate treatment plan. They also help to screen out any underlying undiagnosed physical health issues, which are often causing mental health problems.

Once a patient has a treatment plan, they can access mental health supports on Maple, such as:

PSYCHOTHERAPISTS — specialists in cognitive behavioural therapy, which is a type of talk therapy. Psychotherapists help bring about positive change in the patient's thinking, feeling, behaviour, and social functioning.

PSYCHIATRISTS — medical doctors who specialize in assessing, diagnosing, prescribing for, and treating the underlying cause of the mental illness.

LIFE COACHES — specialists in guiding people through life's challenges. A life coach can support clients in times of need, and help them move through life in a positive, inspired way.

Patients can book a mental health specialist through Maple in under 72 hours. Typically, securing an appointment for therapy, psychiatry, or coaching would take months via traditional means.

Best of all, patients receive completely customized care from whichever provider they choose to see. Patients can see a different mental health provider for each appointment, or maintain a relationship with one over time. With virtual care, mental health support is more accessible than ever before. Maple can also hand-off into EAP, allowing employers to get the biggest bang for their buck by delivering a coordinated mental healthcare experience.

Why choose Maple?

Maple was co-founded by a practising ER doctor. The goal was to fill a gap in the Canadian healthcare landscape: to provide truly 24/7 access to care, for everyone from busy city dwellers to Canadians living in remote areas with chronic shortages of healthcare providers.



24/7 direct access to doctors in English and French, wherever employees are — even while travelling.



Mental health services delivered by highly trained physicians, psychiatrists, and therapists. Referrals to employee assistance programs and community care can be facilitated.



Digital prescriptions, medical notes, lab requisitions, medical imaging requisitions, and specialist referrals. Prescriptions can be sent off to the patient's local pharmacy, or delivered to their home address at no extra cost.



True continuity of care through secure health records. Records are automatically updated after every Maple visit and can be shared with family physicians.



Maple offers a seamless user experience that's amazed patients who are first-time users of virtual care. We're among the original trendsetters in virtual care, and we'll be here long after COVID-19 is contained.

Still not convinced? Check out what our clients are saying:



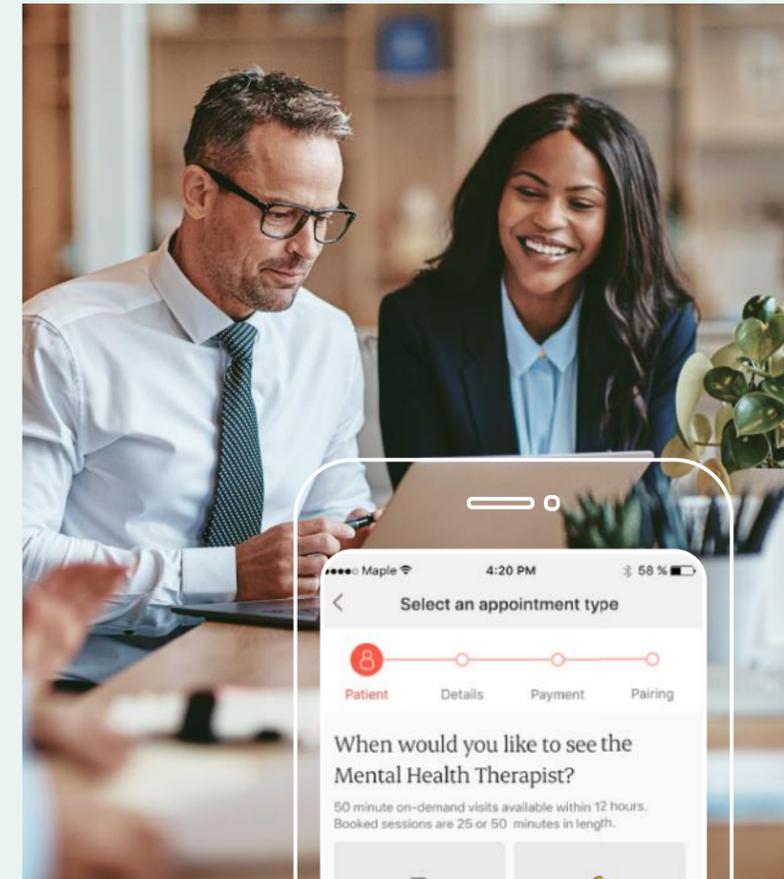
“The team at Maple made the implementation process extremely smooth for our team and we were well supported rolling the program out. Registration and onboarding were easy, and employees continue to remark how easy the app is to use.”

— JILL DOUCETTE
Sr. Total Rewards Consultant, ADP



“The number of staff who have stopped me in the hall or sent me emails with stories about how Maple's virtual care program made their lives easier is unbelievable.”

— CATHERINE LECLAIR
Vice President of HR, Gore Mutual



Contact us at sales@getmaple.ca to learn more about improving access to care and employee health outcomes.





A bit about Maple

Maple is a virtual care platform that tackles some of the world's most meaningful issues in healthcare, starting with timely and convenient access to doctors and other healthcare providers.

Patients can connect with doctors in minutes for medical care and mental health supports from their smartphone or computer, 24/7. We also provide custom technology solutions for hospitals and clinics seeking to advance their delivery of care.

Learn more at getmaple.ca/business.

Online healthcare, whenever and wherever you need it.

maple

