

Workforce Healthcare Comparison

Healthcare benefits come in many forms, each designed to address different employee and employer needs.

The comparison below highlights several common approaches to help leadership teams better understand how they differ.

Employee Experience

Employees who need help with...	Traditional Telehealth	Healthcare Access Platform	Employee Assistance Program (EAP)	Ful.CashPay
Seeing a physician 24 hours a day, 7 days a week	Varies	×	×	✓
Connecting with a physician in under 60 seconds	Varies	×	×	✓
Receiving unlimited \$0 virtual physician visits	Plan dependent	×	×	✓
Acute medical care	✓	×	×	✓
Ongoing primary care	Varies	×	×	✓
Mental health evaluation and medication management	Varies	×	Counseling & referrals	✓
Specialty care, including dermatology	Varies	×	×	✓
Women's, men's & pediatric care	Varies	×	×	✓
Saving money on prescriptions	Varies	✓	×	✓
Reducing hospital bills by up to 100%	×	Limited	×	✓
Getting expert help with Medicare, Medicaid & CHIP eligibility and enrollment	×	Limited	×	✓
Learning how to make informed healthcare decisions	×	Limited	×	✓
Healthcare support for eligible household members	Usually with added cost	Varies	Varies	✓

Ful.CashPay was designed for employees and families who often pay out of pocket for healthcare or struggle to access affordable care through traditional benefits. By combining physician-first care, healthcare access, healthcare navigation, healthcare savings, education, and expert support into one benefit, employees receive help throughout their healthcare journey—not just during a doctor's visit.