

Caravel Health DPC

Business Plan

Landen B. Green, Co-Owner
Salma M. Green, Co-Owner

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Table of Contents

Executive Summary - 2

- Product
- Customers
- History and Future of the Industry

Company Description - 2

- Mission Statement
- Values
- Vision
- Our Why
- Principal Members
- Job Descriptions
- Operation and Management Plan
- Development and Design Plan
- Logo
- Legal Structure
- Regulations
- Intellectual Property Rights

Business Goals - 8

- Short Term Goals
- Long Term Goals

Marketing Strategies - 9

- Industry
- Detailed Target Audience Description
- Member Communication

Competitive Analysis - 10

- Competition
- Caravel Health DPC Advantages

Service Line - 12

- Services
- Procedures

Pricing Structure - 14

- Membership Rates
- Medication Pricing for Members
- Vaccine Pricing for Members
- Lab Pricing for Members
- Imaging Pricing for Members
- Procedure Pricing for Members / Nonmembers
- Billing and Payment Structure
- Membership Cancellation Policy

Business Financials - 21

- Estimated Start-up Cost
- Estimated Monthly Expenses
- Estimated Year One Total Expense
- Overview
- Employee Payment Structure

Research and Development - 30

Executive Summary

Product

Caravel Health DPC provides direct primary care to the Inland Empire of Southern California. The most important aspect of the model is the rebirth of the genuine doctor-patient relationship and the creation of a personal, trusting relationship while providing convenient, high-quality, evidence-based medicine with clear communication. In a direct primary care model of health care, the doctor does not bill insurance and therefore, is able to streamline care and keep healthcare decisions between the doctor and the patient, the way it should be. The patient pays an affordable, monthly fee to the doctor and then has direct access to their doctor, unlimited office or telemedicine visits, several in-office procedures, and access to wholesale cost medications, and at-cost labs and imaging. The model works to save the patient money by cutting costs, removing the middlemen, and providing 80-90% of the health care needed for the patient; thus, preventing urgent care visits, emergency room visits, hospitalizations, and the bills that come thereafter. The aim is to combine a more personal and more convenient care model with transparent, affordable cost.

Customers

The target audience is individuals of all ages, ethnicities, and socioeconomic status that are uninsured, underinsured, or fully insured, who are looking for more accessible, more affordable, and more personal health care.

History and Future of the Industry

We are a Direct Primary Care (DPC) medical service. This old-fashioned healthcare model partners physicians with their patients to provide primary care services under a flat, periodic membership fee. It's similar to how a gym membership works – patients pay a monthly membership fee to join the practice, and then can come as often as you need to, with no visit fees, copays, or deductibles. DPC practices offer care when and where it is needed, without any middlemen. They are able to do this while offering patients a higher level of service, communication, and relationship, than what is often found in our dysfunctional healthcare system. Direct Primary Care is a fast-growing healthcare model that has proven to be successful. The model was introduced in the early 2000s and has experienced rapid growth in the last 5 years. In 2014, there were 125 practices caring for 6,000 patients, averaging 50 patients/practice. In 2022, there is estimated to be more than 2,000 caring for 800,000+ patients, averaging 430 patients/practice. Direct primary care has experienced a 35% growth in year over year clinic locations. Caravel Health DPC strives to continue this growth and be the leading direct primary care practice in the Inland Empire of Southern California and to be practicing in at least three different cities (Redlands, San Bernardino, Riverside, Ontario, and Temecula) by the year 2050.

Company Description

Mission Statement

A better primary care experience exists, and we believe in the genuine doctor-patient relationship. We aim to go above and beyond to provide personal, convenient, affordable, and comprehensive medical care to the Inland Empire of Southern California using the most evidence-based medicine.

Values

We value honesty, loyalty, understanding, transparency, and personal relationships. We value the relationship between the doctor and the patient. We value family and at Caravel Health, we treat our patients like family. We value our mission, and we value demonstrating this to our community limitlessly.

Vision

We envision providing lower cost health care and achieving better outcomes while developing life-long, genuine relationships with patients. Our goal is to serve 1,000 patients in Redlands, Ca and beyond by the five-year mark. At five years, we hope to add another physician and more equipment to better serve more of our community. Ultimately,

Property of Caravel Health DPC

we strive to open three direct primary care clinics across the Inland Empire region in Redlands, San Bernardino, Riverside, Ontario, and Temecula.

Our Why

We believe health care should be more accessible, more affordable, and more personal. We believe that decisions about health care should be made between a doctor and a patient. This is why we exist.

Principal Members

Current

Landen B Green — Physician/Co-owner - 50% shares

Salma M Green — Physician/Co-owner - 50% shares

Future

Physician Site Director

Physician Team Member

Medical Assistant

Office Associate

Job Descriptions

Owner: Makes decisions regarding the future of Caravel Health DPC with our mission, values, and vision at the forefront of their considerations. Manages other business finances, employers, inventory,

Physician Site Director: Along with the Team Member Physician job duties, the Physician Site Director will manage their respective office's scheduling, inventory changes, and conflict and report to the Physician/Co-owner weekly.

Team Member Physician: Focus is on the care of Caravel Health DPC members. The job entails patient care, medical documentation, procedures, care coordination, 24/7 patient personal access, and house calls when necessary. The ideal patient panel size is 500 and physicians will have a maximum of 800 on their panel. Works to promote the Caravel Health DPC brand in a way that aligns with our mission, values, and vision.

Medical Assistant: Assists in greeting, rooming, and checking out our members. Is able to prioritize phone calls and assist in public gathering and in managing social media. Works to promote the Caravel Health DPC brand in a way that aligns with our mission, values, and vision.

Office Associate: Assists in greeting members, care coordination, inventory, and marketing. Is able to prioritize phone calls and assist in public gathering and in managing social media. Will assist with coordination and organizing public gatherings and in managing social media accounts. Works to promote the Caravel Health DPC brand in a way that aligns with our mission, values, and vision.

Operation and Management Plan

Operation of new members sign-up

There will be two processes of new member sign-up. The first will be in person at our office. With the help of a Team Member, the new member will sign up on a computer in our office with the employer assisting in technology support and answering any question. The second, new members will sign up via the business webpage and schedule their new member's initial visit.

Both sign-up operations will consist of basic member information and include the new member's name, date of birth, address, marital status, employment status, living arrangement, and personal hobbies. It will also include their past medical history, surgical history, medications, allergies, social history, and family history. It will require payment information and the registration fee. It will then provide a questionnaire to inquire how they heard about Caravel

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Health DPC,, what they are looking for in their membership, and what made them decide to become a member. At the end, the new member will be sent to the page where they can review and sign the Patient Contract Agreement or post-pone the signing for after their initial new member visit.

Operation of members

There will be several mechanisms of member operations pertaining to care coordination, continuity, communication, during clinic hours, after hours/weekends/holidays, social events, and emergencies.

- Care coordination and Continuity: This will be assisted by all Team Members and led by the member's physician. Care coordination should include but not be limited to assuring all recent, previous medical visits are reviewed, all specialist visits and treatment plans are reviewed, and hospitalizations are reviewed,
- Communication: There will be constant communication with the patient and the patient's healthcare team. Communication with the patient will occur over several platforms. Communication should occur for any services rendered outside of the AeroDPC Electronic Medical Record so that the treating Physician is aware of collecting records. Physicians and Team Members should be available to communicate with other providers who may request medical records or conversations pertaining to the member's care in a different setting such as specialist visits, emergency room visits, hospital visits, or other services rendered. It is the physician duty to be available to the attending hospitalist physician if a member is hospitalized.
- During clinic hours: Clinic operation for members during open hours will be to be available for communication via phone, text, or email to provide telemedicine or scheduling for same day or next day appointments.
- After hours/weekends/holidays: Operation for members after clinic open hours, on weekend, holidays, or during primary physician vacation will be managed on a case-by-case basis. The physician and all team members must make every effort to be available 24/7/365 to assist in any urgent needs for our members and provide advice and direction. The physician should be understanding and will go above and beyond to provide care for the patient when possible and necessary.
- Social events: Caravel Health DPC will host periodic and annual social events for members and the community to grow comradery amongst members, increase community presence, and inspire potential new members to join.
- Emergencies: In the event our member has a medical emergency or other medical condition for which our physician recommends evaluation in an emergency department, regardless of clinic hours, the member will be sternly advised to go to the emergency department. The member will agree to comply to this recommendation in the Patient Agreement Contract.

Operation of new members visits

On the first new member encounter, appointment will be 60 minutes. The appointment will begin by a Team Member greeting them at the door by name, asking if they would like water, coffee, or tea, asking if they would like to watch a particular channel on the television, and point out the waiting area reading material and bathroom. The Team Member will inform the new member that the physician (if the original team member is not the physician) will be notified the new member has arrived. Regardless if the New Member is early for their appointment, they should wait no longer than 5 minutes without being notified of the physicians' whereabouts.

To begin the visit, the physician will bring the new member into their own personal office or in the small conference room and, with excitement, thank the new member for deciding to become a part of the Caravel Health DPCfamily. Then the physician will sit to introduce themselves, their background, and any personal information they are willing to share. They will also review the Caravel Health DPCmission and values. In a manner that is most comfortable to the new member (professional or relaxed) the physician will review their new member registration form and ask pertinent personal and medical question needed. When finished, the physician will then review the Patient Contract Agreement and have the patient sign prior to continuing. If the new patient does not sign the Patient Contract Agreement, the visit must end at this time. This should take approximately 30 minutes.

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Once the introductions, review of registration, and signing of the Patient Contract Agreement has been completed, the physician will lead the new member to the exam room. Once in the exam room, the physician will again seat and ask the new member to take a seat where they are most comfortable. The physician will then ask a complete review of systems and perform a complete and thorough physical exam. When complete, the assessment, the plan, any additional itemized visit cost for medication, labs, or imaging will be discussed with the patient. Next, the physician will ask two questions: 1- they will ask if there is anything regarding the patient's health or personal life that was not discuss that they wish to discuss, and 2 – they will ask the new member how their experience was and if there was anything, they would like Caravel Health DPC to do differently. The time of the portion of the visit should take approximately 20 minutes. Once the conversation closes, they will be escorted back to the front desk or the front door.

A personal email will then be sent to new member within three (3) days thanking them for their membership, demonstrating our excitement and our appreciation, and asking them to share their experience by reviewing Caravel Health DPC on Google and telling their friends, family and coworker. This email will provide links to the review page and sharable links to our webpage and social media outlets.

Operation of routine office visits

Routine office appointments will be 30-45 minutes. These include preventative medicine, chronic disease management, mental health care, and other appointment scheduled non-urgently. The appointment will begin by a Team Member greeting the member at the door by name, asking if they would like water, coffee, or tea, asking if they would like to watch a particular channel on the television, and point out the waiting room reading material and bathroom, if applicable. The Team Member will inform the member that the physician (if the original team member is not the physician) will be notified that the member has arrived. Regardless if the Member is early for their appointment, they should wait no longer than 5 minutes without being notified of the physicians' whereabouts.

To begin the visit, the physician will bring the member into their own personal office, the small conference room, or into the exam room depending on the nature of the visit, the comfort level of the physician, and the comfort level of the member. With excitement, the physician will greet the member and begin the conversation with personal connection points. With the physician seated the physician will then ask a complete the visit. After communicating the assessment, the plan, any additional itemized visit cost for medication, labs, or imaging, the physician will ask two questions: 1- they will ask if there is anything regarding the patient's health or personal life that was not discuss that they wish to discuss, and 2 – they will ask the new member how their experience was and if there was anything, they would like Caravel Health DPC to do differently. Once the conversation closes, they will be escorted back to the front desk or the front door.

A generic email will then be sent to the member within three (3) days thanking them for their membership, demonstrating our excitement and our appreciation, and asking them to share their experience by reviewing Caravel Health DPC on Google and telling their friends, family and coworker. This email will provide links to the review page and sharable links to our webpage and social media outlets.

Operation of urgent office visits

Urgent office appointments will be 20-30 minutes. These include same-day appointment, next day appointments, or other sick visits. The appointment will begin by a Team Member greeting the member at the door by name, asking if they would like water, coffee, or tea, asking if they would like to watch a particular channel on the television, and point out the waiting room reading material and bathroom, if applicable. The Team Member will inform the member that the physician (if the original team member is not the physician) will be notified that the member has arrived. Regardless if the Member is early for their appointment, they should wait no longer than 5 minutes without being notified of the physicians' whereabouts.

To begin the visit, the physician will bring the member into the exam room and begin the conversation with personal connection points. With the physician seated the physician will then ask a complete the visit. After communicating the assessment, the plan, any additional itemized visit cost for medication, labs, or imaging the physician will ask two questions: 1- they will ask if there is anything regarding the patient's health or personal life that was not discuss that they wish to discuss, and 2 – they will ask the new member how their experience was and if there was anything, they

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would like Caravel Health DPC to do differently. Once the conversation closes, they will be escorted back to the front desk or the front door.

A generic email will then be sent to the member within three (3) days thanking them for their membership, demonstrating our excitement and our appreciation, and asking them to share their experience by reviewing Caravel Health DPC on Google and telling their friends, family and coworker. This email will provide links to the review page and sharable links to our webpage and social media outlets.

Operation of procedural visits

Prior to the procedural visit, the physician or medical assistant will set the exam room with the appropriate items needed to perform the specific procedure as detailed by our Procedure Manual.

Procedural appointments will be 20-60 minutes depending on the nature of the procedure. The appointment will begin by a Team Member greeting the member at the door by name, asking if they would like water, coffee, or tea, asking if they would like to watch a particular channel on the television, and point out the waiting room reading material and bathroom, if applicable. The Team Member will inform the member that the physician (if the original team member is not the physician) will be notified that the member has arrived. Regardless if the Member is early for their appointment, they should wait no longer than 5 minutes without being notified of the physicians' whereabouts.

To begin the visit, the physician will bring the member into the exam room and begin the conversation with personal connection points. With the physician seated the physician will then describe the procedure in detail, review any additional itemized cost associated with the procedure, review the risks, benefits, and alternatives, and review the patient instruction for their care after the procedure is complete. When completed, the physician will then ask two questions: 1- they will ask if there is anything regarding the patient's health or personal life that was not discuss that they wish to discuss, and 2 – they will ask the new member how their experience was and if there was anything, they would like Caravel Health DPC to do differently. Once the conversation closes, they will be handed written patient instructions pertaining to their care after the specific procedure and escorted back to the front desk or the front door.

A generic email will then be sent to the member within three (3) days thanking them for their membership, demonstrating our excitement and our appreciation, and asking them to share their experience by reviewing Green

Operation of new hiring

Each potential hire regardless of position or location will undergo one-on-one interviews with each Physician/Co-founder.

Each potential hire regardless of position will undergo one-on-one interviews with their assigned Physician Site Direction and one-on-one or group interviews with other Physician Team Members and all other existing staff at the candidate designated location.

Each potential hire regardless of position must provide an up to date and complete resume along with three (3) professional references.

Each potential hire regardless of position will be investigated by our staff for past criminal behavior, just terminations, unprofessional behavior, or actions that demonstrate behavior counter to Caravel Health DPC's Mission and Values. This includes the investigations of public social media profiles. Potential hires, regardless of position, will not be hired nor disregarded based on sex, gender-identity, race, color, religion, ancestry, national origin, marital status, sexual orientation, or any other protected status.

Operation of Electronic Medical Records (EMR)

Caravel Health DPC is partnered with AeroDPC EMR, which is now in a partnership with Hint Health.

Operation of obtaining medications and equipment

Caravel Health DPC is partnered with CNECT GPO. We purchase from McKesson, AndaMeds, Bonita Pharm, and Amazon for equipment.

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Operation of labs

We are partnered with CNECT GPO. We use Quest Diagnostics for our laboratory needs at a minimal markup to prevent losses from equipment needs.

Operation of medical imaging

We are partnered with SimonMedImaging who provide discounted cash prices to our members.

Operation of inventory

Our inventory of medication and medical- and office- supplies will be monitored electronically and evaluated timely depending on the needs of our clinic. Inventory will be inputted by the provider or office staff, if not already integrated in the EMR system.

Management Structure

The physician/co-owners manage Caravel Health DPC in its entirety. Caravel Health DPC will be managed entirely by physicians. The appointed physician site director will act as management when a Co-owner is not present in the location. All office staff employees including medical assistants, nurses, or anyone who may assist in patient registration, patient or employee scheduling, care coordination, inventory, or other tasks will report to the following team members from least to most superiority: Team Member Physician, Physician Site Director, and Physician/Co-owner.

Design and Development Plan

Company design is positioned in the Venn diagram of the co-owners. Both bring their own, independent value to the company and share a distinct, specific vision and short- and long- term goals.

Short Term Design and Development Plan

In the first operational year, business will be conducted primarily by co-owner Dr. Landen Green and Dr. Salma Green. While Dr. S Green works as a full time urgent care physician supplementing income and supporting the growth of the business, Dr. L Green will focus on branding and growing the empire of Caravel Health DPC.. All major business decisions will be made cohesively between the two co-owners.

Promoting the business via the Chamber of Commerce, town halls, radio and TV appearances, visiting local business, school events, and local or regional public speaking events will consume the majority of the co-owners time. While the membership numbers increase, more time will be spent involved in direct patient care and coordination. Co-owners will meet weekly to discuss progress, goals, challenges, and business finances.

Long Term Design and Development Plan

Caravel Health DPC will use the cycled finances as discussed in the Employee Payment Structure to invest in the business growth with a long term goal of opening multiple clinics in the Inland Empire region. With the opening of other locations in San Bernardino, Riverside, Fullerton, and Tamecula, our co-owners will oversee all operations with an appointed physician as site directors for each location.

The Name

A caravel "care-ah-vail" is a small, highly maneuverable sailing ship used to explore new waters in the 15th and 16th centuries. Caravel Health DPC is a small, highly maneuverable medical group exploring a new way to provide health care - Direct Primary Care.

Logo

The Logo for Caravel Health DPC was created by the co-owners using Wix.com.. We own all copyright and have filed for protection of our property. The logo is a caravel with "Discover Authentic Family Medicine" below our name. We mention to potential members that on board, we have a different, better way to help our community explore a more accessible, more personal, more affordable way to achieve better health! We hope they discover how authentic,

genuine, and relationship based family medicine can benefit them..



Pantone 3005

Legal Structure

Caravel Health DPC is an Professional-corporation, incorporated in Redlands, California, filed 10/06/2022. We are guided by Ensen Mason who is our agent and available to us for any questions. Our Fictitious Name Permit was submitted and accepted by the California Board of Osteopathic Medicine.

Regulations

Caravel Health DPC must meet all federal and state regulations concerning direct primary care (DPC).

California has no law directly addressing DPC. We are not aware of any planned legislation, although the state has attempted to pass DPC legislation in the past. There are many DPC practices operating across the state. We must comply with the California Insurance Code the laws & regulations of the Department of Managed Healthcare. The Knox-Keene Act presents a potential hurdle to any prepaid practice models in California. Knox-Keene Health Care Service Plans pay capitation payments in exchange for promises to provide all the covered services. Knox-Keene plans are regulated by the California Department of Managed Health Care, which requires companies to meet stringent standards on financial responsibility and reserves, as well as which services must be offered, and programs implemented to assure quality. The Knox-Keene Health Care Service Plans have gained in popularity, as employers try to reduce health care costs. They dominate some markets in California and are rapidly expanding in others.

Intellectual Property Rights

Caravel Health DPC is a trademarked name in the state of California, and we have filed for protection of our proprietary processes and other intellectual property, such as our logo. We have also registered our domain name and parked relevant social media accounts for private use.

Business Goals

Short Term Goals

Caravel Health DPC grand opening is planned for January of 2023 with a target of 10 patients. By grand opening, we will carry all necessary in-house medication, have necessary equipment for our offered procedures, have contracts for at-cost labs and at-cost imaging, and a physical office building capable of meeting our needs for the first year. We aim to end the year with more than 100 patients. Our break-even number of patients is 75 patients, and this will be accomplished in the first year.

Monthly goals: We then aim to add 10 new members to Caravel Health DPC per month, engage in one higher-level speaking event or publication in New Media, send monthly email marketing blast to our members encouraging them to share their experience on their social media outlets and with friends, family, and coworkers.

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Weekly goals: We aim to add 2.5 new members to Caravel Health DPC per week, add a blog post with thoughtful, engaging, or educational content, and post content on across all our social media channels including but not limited to TikTok,, Instagram, and Facebook.

Long Term Goals

By 2025: We hope to have a permanent location, a patient panel of 500 members, and on-site equipment, such as Xray, to help better serve our patients. We aim to have both co-owners as full time DPC providers.

By 2030: We hope to have a patient panel of 2000 patients, 2 medical assistants, and 3 physicians.

By year 2040: We hope to be practicing in two locations, have a patient panel of 6000 patients, have 5 medical assistants, 3 office associates, and 8 physicians.

By year 2050: We hope to be practicing in three locations, have a patient panel of 10,000 patients, have 8 medical assistants, 5 office associates, and 12 physicians. We aim for the co-owners to no longer be practicing as physicians at this time.

By year 2060: We may begin to open more DPC offices depending on our ability to have a close relationship with more than five offices. We also hope to have begun construction on our Caravel Health DPC - Balance Wellness Building encompassing a direct primary care clinic, fully equipped gym, basketball court, restaurant, grocery store, spa, hotel, boot-camp rooming, and roof-top outdoor activity center with pool, tennis court, volleyball court, track, and golfing station.

Marketing Strategies

Industry Specific Marketing

Marketing in the Direct Primary Care stratosphere is focused on educating the public on the benefits of Direct Primary Care and the specific features of Direct Primary Care that allow for more affordable, more convenient, more personal, and more comprehensive health care. There are several different angles when marketing Direct Primary Care that focus on 1) Patient Experience 2) Quality and Comprehensive Care, or 3) Affordability.

1. Patient Experience – Personal relationship. No waits. Relaxed visits. 24/7 access. Clear communication. Doctor in the family. Opportunity cost. Direct access
2. Quality and Comprehensive Care – More time to research new treatments or more time to dedicate to the patient's illness. Less malpractice due to less patients and better relationships but also because of fewer medical errors due to more time with the patient and more time focusing on what matters rather than meeting metrics to satisfy third party payers.
3. Affordability – This strategy is necessary as individuals often associate DPC with concierge medicine and the high prices involved the concierge medicine services. However, it will not be the focus of our marketing because focusing on the price leads prospective members to focus on the cheapest route to health care and not the highest-quality option. If we over advertise affordability and the anticipated savings we could lose sight of this model offering superior service and better health-related outcomes.

Detailed Description of Customers

The target audience is individuals of all ages, ethnicities, and socioeconomic status that are uninsured, underinsured, or fully insured, who are looking for more accessible, more affordable, and more personal health care.

The ideal target members for Caravel Health DPC are those who live within 20 miles of a Caravel Health DPC location, are lower-middle to high-upper socioeconomic status, and whose values align with those of Caravel Health DPC. Specifically, our ideal member will have high-deductible insurance to cover aspects of their care that Caravel Health DPC cannot provide such as hospitalization, major surgeries, or obstetrics. To streamline billing, our ideal member will enroll in automatic monthly payments. A member who is able to invest in their health as much as

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their doctor is also a large advantage. We hope to attract members that understand the limits of their Caravel Health DPC physician and respect the boundaries set forth during the initial meeting. The Caravel Health DPC member who advocates for Caravel Health DPC and DPC and who can motivate their family, friends, and coworker to also become members would be supreme.

An example member would be a middle aged, middle class family who has disposable income and is comfortable with membership subscriptions. The adults would likely have Netflix, Amazon Prime, and a gym membership and would grocery shop at the higher end stores such as Stater Bros or Harris Teeter. They would wear name brand clothing but be on budget. This family may be fully insured or underinsured and would be frustrated by their current experiences with their healthcare and frustrated by the surprise and unreasonably high bills received for their health even after their insurance coverage. They would be irritated by the inconvenience of scheduling an appointment and avoid or postpone medical care due to the inconvenience and their hesitancy about any extra hidden cost. This type of member would benefit from every aspect of Caravel Health DPC mission. They would appreciate the personal relationship with their doctor, the ease of direct, unrestricted communication, and the convenience of their care. They would respect the transparent, simple billing and realize the savings that come with the wholesale medications, at-cost labs and imaging, and with the prevention of Urgent Care visits, ED visits, and hospitalizations.

Member Communication

Caravel Health DPC will have multiple communication points with its members by:

- Direct Access 24/7 access to communicate via telephone, text messaging, or email
- We will use the social media platform including Twitter, Instagram, Facebook, and LinkedIn
- Providing contact information and company updates on the company website

Competitive Analysis

Competition

Local Primary Care

1. Redlands Family Practice – 1520 Barton Rd
2. Redlands Family Clinic – Redlands Community Hospital
3. Beaver Medical Group Family Medicine – Beaver Med Group – 2 W Fern Ave
4. Redlands Medicine Offices – Kaiser Permanente – 1301 California St
5. Arrowhead Family Health Center – Arrowhead Hospital – 800 E Lugonia Ave Suite F
6. Lifestyle Medical – 1200 California St

Local Urgent Care

1. Redlands Urgent Care – Beaver Medical Group – 245 Terracine Blvd #102
2. Redlands Urgent Care Center – SoCal EM, Inc – 301 W Redlands Blvd

Local Aesthetic Medicine

1. Hospitality Medical Aesthetics – 1865 W Redlands Blvd
2. Aesthetic Skin and Laser Medical Center – 415 Orange St
3. Sheer Beauty Medical Skin Care – 1615 W Lugonia Ave
4. Reverse Gravity Medical Aesthetics – 104 E State St, Suite T
5. Pure Gold Medical Center – 417 Brookside Ave
6. Skin Aesthetica – 147 E Vine St, Suite 49
7. Senza Aesthetic Medicine – 266 Nordina St

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8. Gardenia Aesthetics & Wellness – 127 E State St, Suite 204
9. JWR Wellness Clinics – 1895 Orange Tree Lane, Suite 201
10. Renaissance MD – 420 Brookside Ave
11. Premier ENT – 255 Terracine Blvd, Suite 201B
12. The Treatment Skin Boutique – 129 E. State St
13. Olive Branch Med Spa – 423 E Citrus Ave
14. Health First Medical – 9980 Alabama St, Suite F2
15. Dr. Katrina Platt – 251 Cajon St, Suite A
16. Rejuvenate Redlands – 233 Cajon St Suite 6
17. Advance Dermatology and Laser Center – 255 Terracine Blvd, Suite 206
18. True Wellness Aesthetics – 11346 Mountain View Suite A-100, Loma Linda

Local Alternative Medicine

1. Schwarz Wellness Center – 710 Brookside Ave Suite 6
2. Wellhausen Institute of Integrated Medicine – 408 Brookside Ave
3. Redlands Holistic Healing – 511 Brookside Ave
4. Paraceosus Natural Family Health Center – 112 E Olive Ave, Suite B
5. Alec Ian Holistic Center and Spa – 1428 Industrial Park Ave, Suite 4517
6. Facial and Body Sculpting – 826 Brookside Ave
7. Functional Wellness – 112 E Olive Ave, Suite F
8. Herschek White, DC – 620 Alabama St
9. Life Source Treatment Center – 265 Terracine Blvd, Suite B
10. Acupressure – 614 W Coltons Ave
11. Ravel Therapy – 710 Brookside Ave Suite 1
12. Jeanette Pena, DC – 620 Alabama St
13. Eric Cachis DACM, Lac – 1829 W Redlands Blvd

Local Concierge Medicine

- In Your Best Interest Medical Clinic, Dr Steven Wilson – MDVIP
 - 2101 Brookside Ave Redlands
 - Uncertain registration fee; Individual \$165/mo; Continues to bill insurance and charge copays, co-insurance, and deductibles

Local Direct Primary Care

There are no local pure Direct Primary Care practice in Redlands, Ca or surrounding communities. The motto within the Direct Primary Care community is that “the tide benefits all ships.” The meaning behind this fuels the community reaction to nearby DPC clinics. In essence, the more DPC practices there are, the more our patients benefit from the services provided and the more individuals learn about the model.

- Lifestyle Medical, Dr Wayne Dysinger, MD
 - 1200 California St Redlands is a Hybrid DPC meaning that they bill insurance companies and charge a monthly membership for some services.
 - Their services are included in Medicare insurance plans. Those with other insurance, pay their normal co-pays and deductibles plus a membership fee of \$18/mo
- The Drop-In Doc, Dr Adam Schute, DO
 - 3700 Prospect Ave Yorba Linda
 - No registration fee; Children \$20/mo; Adults \$75/mo; Families \$150/mo
- Upper Echelon Medica, Dr Kevin Oei, DO

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- 1440 N Harbor Blvd, Suite 110 Fullerton
- Registration fee \$125; <26 \$20/mo; 27-45 \$79/mo; 46-64 \$99/mo; >65 ?
- Bountiful Health, Dr Roberta Nieto, MD
 - 2811 E. Katella Ave, Suite 201 Orange
 - Registration fee \$90; Children \$35/mo; Adults \$89/mo
- Portola Direct Primary Care, Dr Johnny Tsai, MD
 - 1190 Roosevelt Suite 100 Irvine
 - Registration fee \$100; <17 \$20/mo; 18-64 \$80/mo; >65 \$100/mo
- Halycon Health Direct Primary Care, Dr Emily Scott, MD
 - 19712 MacArthur Blvd Suite 100 Irvine
 - Registration fee \$149; <18 \$20/mo; Adults \$99/mo
- OC Sports and Wellness, Dr Sam Sunshine
 - 26700 Towne Center Dr, Suite 100 Foothill Ranch
 - Registration fee \$99; 5-24 \$79/mo; >25 \$129/mo; Family \$359/mo
- Elevated Health, Dr Matthew Abinate, DO
 - 18800 Delaware St, Suite 800 Huntington Beach
 - Registration fee \$75; 0-19 \$25/mo; 20-45 \$79/mo; 46-64 \$99/mo; >65 \$119/mo
- Coachella Valley DPC, Drs Krista Burris and Michael Kim
 - 35400 Bob Hope Dr, Suite 206 Rancho Mirage
 - Prices are not transparent

Company Advantages

Caravel Health DPC provides services that our competition cannot provide. Our advantages are obvious and palpable to our members and to those in the Direct Primary Care community. Several advantages are woven within the other aspects of the business plan but outlined and the most profound advantages of Caravel Health DPC.

- A more personal approach to health care - our providers know our members as more than patients. More time face-to-face with the patient, more time researching the patient's specific illness, and more time building a relationship with the community.
- More convenient healthcare – Direct, unlimited, 24/7 access to medical care and advice, available house calls and work site visits.
- More affordable care – Saves money on medication, labs, imaging, and procedures. Save money by preventing urgent care visits, emergency room visits, and hospitalizations.
- Simple, predictable billing – Our members do not worry and are never surprised by their medical care bills associated with Caravel Health DPC.
- Comprehensive care – The Caravel Health DPC physician will take care of 80-90% of all our members health care needs including preventative medicine, primary care/chronic disease management, urgent care, mental health, lifestyle medicine, aesthetic medicine, and more.
- Continuity care – Our members have one physician, and they see that same physician every routine visit.
- Doctor-Patient decision making – in our competitors' model, an average of 15 people go into medical decisions. Our members with their doctor are the only ones involved in their medical decision making.
- A team who believes in the company's mission, values, and vision and is happy to take care of our members because they are happy in their position and understand the value they bring to the Caravel Health DPC team.

Service Line

Services

Direct access

Personal relationship

Clear communication

Unlimited access

Property of Caravel Health DPC

Unlimited office visits
Unlimited virtual visits
Relaxed visits
Preventative medical visits
Chronic disease management
Urgent care needs management
Physician guided weight loss
Exercise prescriptions
Aesthetic medicine
Mental Health Counseling
In-depth annual well exam
Sports physicals
Camp physicals
Work/DOT Physicals
Pre-operative clearance evaluations
After hour availability for urgent needs
House call availability for urgent needs and may accrue additional \$50 fee at physician discretion
Same day/next day scheduling
Wholesale priced medications
At-cost labs
At-cost imaging

Procedures

Strep throat test
Mononucleosis test
COVID19 test
TB Skin test
Urinalysis
Shoulder/hip/knee/wrist/hand injections
Skin lesion removal
Cyst removal
Abscess drainage
Ingrown toenail removal
Simple laceration repair
EKG and interpretation
Cryotherapy
IV hydration
Botox
Derma-fillers
Micro-needling
Care coordination

Caravel Health DPC
Discover Authentic Family Medicine

Pricing Structure

Membership Rates

Caravel Health DPC believes in transparent, predictable, simple billing. We also believe we provide a valuable service to the Inland Empire and our prices truly reflect the value we bring to our patients and our community.

- Registration fee: \$100/individual. For couples and families who are joining Caravel Health DPC simultaneously, the maximum registration fee will be \$250 per family.
- Individuals less than 19 years old with an adult member: \$50/month
- Individuals 19 years or older: \$100/month
- Members may pay annually and receive one month free

Membership Includes

Direct access, personal relationship, clear communication, unlimited access, unlimited office visits, unlimited virtual visits, relaxed visits, preventative medical visits, chronic disease management, urgent care needs management, physician guided weight loss, exercise prescriptions, mental Health Counseling, in-depth annual well exam, sports physicals, camp physicals, work/DOT physicals, pre-operative clearance evaluations, after hour availability for urgent needs, house call availability for urgent needs and may accrue additional \$50 fee at physician discretion, same day/next day scheduling, aesthetic medicine discounts, IV hydration discounts, wholesale priced medications, at-cost labs, at-cost imaging.

Also includes the following procedures when available: strep throat test, mononucleosis test, TB Skin test, urinalysis, shoulder/hip/knee injections, skin lesion removal, cyst removal, abscess drainage, ingrown toenail removal, simple laceration repair, EKG and interpretation, cryotherapy, and care coordination.

Medication Pricing for Members

Medication price per pill/dose:

Hypertension

- Amlodipine 10 mg - \$0.026
- Hydrochlorothiazide 50 mg - \$0.026
- Lisinopril
- Losartan 25 mg - \$0.078

Heart Failure

- Metoprolol succinate
- Metoprolol tartrate
- Carvedilol 3.125 mg - 0.026
- Carvedilol 6.25 - \$0.026
- Furosemide 20 mg - 0.039

Coronary Artery Disease

- Plavix
- Aspirin
- Nitroglycerin

Atrial fibrillation

- Warfarin
- Cardizem
- Xarelto

Cholesterol

- Atorvastatin 20 mg - \$0.052
- Pravastatin
- Fenofibrate

Diabetes

- Glucose strips
- Glucose meters
- Glucose pens
- Metformin 500 mg - \$0.06
- Metformin 1000 mg - \$0.06
- Semaglutide SQ
- Semaglutide PO
- Dulaglutide
- Liraglutide
- Empagliflozin
- Dapagliflozin
- Glipizide
- Long-acting insulin
- Short-acting insulin

Mental Health

- Citalopram 40 mg - \$0.039
- Escitalopram 10 mg - \$0.039
- Sertraline
- Fluoxetine
- Duloxetine
- Trazodone 50 mg - \$0.036
- Wellbutrin
- Hydroxyzine

Gastrointestinal

- TUMs
- Omeprazole 40 mg - \$0.065
- Pantoprazole
- Ranitidine
- Famotidine
- Ondansetron ODT
- MiraLAX

Headache

- Metoclopramide
- Prochlorperazine
- Meclizine
- Sumatriptan

Property of Caravel Health DPC

- Propranolol LA
- Topiramate

Anti-infectious

- Augmentin 500-125 mg - \$0.252
- Azithromycin 250 mg - \$0.624
- Bactrim 800-160 mg - \$0.06
- Clindamycin?
- Ciprofloxacin
- Levofloxacin 750 mg - \$0.648
- Cephalexin 500 mg - \$0.13
- Doxycycline 100 mg - \$0.264
- Nitrofurantoin 100 mg - \$0.408
- Cefdinir
- Metronidazole
- Valacyclovir 1 gm - \$0.54
- Oseltamivir
- Fluconazole 150 mg - \$0.936
- Polymyxin B Sul Trim - \$11.209
- Otofloxacin otic - \$16.258

Allergy

- Flonase - \$5.60
- Montelukast
- Cetirizine
- Loratadine
- Benadryl
- Hydroxyzine

Asthma/COPD

- Duo-nebs - \$0.60
- Albuterol nebs - \$0.39
- Sodium Chloride inhalation - \$0.26
- Albuterol HFA
- Low dose ICS + LABA
- Medium dose ICS + LABA
- High dose ICS + LABA
- LTRA
- High dose ICC+LABA+OCS
- Prednisone 10 mg - \$0.104

Pain

- Acetaminophen
- Ibuprofen
- Naprosyn 375 mg - 0.104
- Meloxicam
- Diclofenac gel
- Cyclobenzaprine 10 mg - \$0.039
- Neurontin
- Allopurinol

Dermatological

- Hydrocortisone
- Triamcinolone
- Clotrimazole
- Ketoconazole
- Ketoconazole shampoo
- Selenium sulfide
- Clotrimazole/betamethasone
- Bactroban
- Mupirocin
- Doxycycline
- Acne topical: benzoyl peroxide, clindamycin, tretinoin

Cold/Flu

- Gauifenisen 600 mg - \$1.008
- Benzonatate 100 mg - \$0.117

Vitamins

- Iron sulfate
- Potassium chloride
- Vit D
- B12
- Folate
- Prenatal

Men's Health

- Flomax 0.4 mg - \$0.052
- Sildenafil 100 mg - \$0.312
- Cialis

Women's Health

- Alendronate
- Topical estrogen
- Lovonorgestrel 1.5 mg - \$18.588
- Birth Control
 - Trisprintec
 - Sprintec
 - Depo-provera
 - Progesterone only
 - Nexplanon

Injectables

- Triamcinolone 40mg/mL - \$9.10
- Dexamethasone 10mg/mL - \$1.82
- Methyprednisolone
- Lidocaine
- Lidocaine with epi
- Toradol

- Ceftriaxone 500 mg -\$1.536
- Cefazolin
- Normal Saline
- Vitamin bag
- Botox
- Juvaderm
- Kybella

Vaccine Pricing for Members

Currently **NONE** available

Ideal vaccine list includes:

Child

- Hepatitis A (HepA)
- Hepatitis B (HepB)
- Rotavirus (oral)
- Pneumococcal (PCV13/PPSV23)
- Haemophilus influenza type b (Hib)
- Tetanus diphtheria pertussis (Tdap)
- Tetanus booster (Td)
- Inactivated poliovirus (IPV)
- Measles Mumps Rubella (MMR)
- Influenza
- Meningococcal (MenACWY/MenB)
- Varicella (Chicken Pox)
- Human Papillomavirus (HPV)

Adult

- Influenza (Flu)
- COVID-19 (SARS-Cov-2)
- Zoster (RZV, Shingles)
- Pneumonia (PCV13/PPSV23/PCV20)
- Hepatitis A (HepA)
- Hepatitis B (HepB)
- Tetanus booster (Td)
- Measles Mumps Rubella (MMR)
- Meningitis (MenACWY/MenB)
- Varicella (VAR, Chicken Pox)
- Haemophilus influenza type b (Hib)

Lab Pricing for Members

Ideal lab test list includes:

General

- Complete Blood Count (CBC) - \$5
- Complete Metabolic Panel (CMP) - \$8
- Cholesterol Test (Lipid Panel) - \$10
- Thyroid Screening Test (TSH) - \$8

Property of Caravel Health DPC

- Hemoglobin A1c - \$8
- Iron Panel - \$20
- Vitamin B12 + Folate
- Vitamin D - \$20
- Uric Acid
- H Pylori (stool)
- Serum Pregnancy Test -
- Urine Pregnancy Test - Free
- Urinalysis with culture - Free
- PSA - \$10

Thyroid Panel

- TSH - \$8
- T3, free
- T4, free
- Thyroglobulin Antibodies
- Thyroid Peroxidase Antibodies

Inflammatory Panel

- HS CRP
- ESR
- ANA
- Rheumatoid Factor

Stool Studies

- Stool Culture
- Stool Leukocytes
- Ova and Parasites
- C. diff
- Giardia
- H. Pylori
- Calprotectin

Sexually Transmitted Infection Panel

- HIV
- Herpes
- Syphilis
- Chlamydia/Gonorrhea - \$45

Vitamin Panel

- CMP - \$8
- Vitamin D - \$20
- Vitamin B12 + Folate
- Magnesium
- Phosphate
- Iron - \$8

Male Hormone Panel

Property of Caravel Health DPC

- Testosterone (Free, Bio, and Total) - \$35
- DHEA sulfate - \$14
- Estradiol - \$20

Female Hormone Panel

- Testosterone (Free, Bio, and Total) - \$35
- Progesterone - \$12
- DHEA sulfate - \$14
- Estradiol - \$20
- FSH and LH - \$16

Imaging Pricing for Members

Caravel Health DPC is partnered with SimonMed Imaging.
We are negotiating cash prices for our patients.

Ideal imaging price list includes:

Ultrasound (echocardiogram (TTE/TEE), abdomen, pelvis, thyroid):

X-ray

CT scan

Brain MRI

Most other MRI without contrast

Low Dose CT Lung

Breast MRI

Breast ultrasound

Mammogram

Transvaginal ultrasound

DEXA

Esophogram

Procedure Pricing for Members / Non-members

IV hydration:

- Normal Saline 250 mL: \$15 / \$30
- Normal Saline 500 mL: \$30 / \$60
- Normal Saline 1000 mL: \$45 / \$90
- Vitamin Bag 500 mL: \$75 / \$150
- Vitamin Bag 1000 mL: \$90 / \$180

Botox \$ per unit / \$ per unit

Derma-fillers

Micro-needling

Pap-smear: Free (pay for HPV testing and pathology)

Skin lesion removal: Free (pay for pathology if needed) / Not Available

TB Skin test: Not Available / Not Available

Strep throat test: Free / Not Available

Property of Caravel Health DPC

Mononucleosis test: Not Available / Not Available
EKG and interpretation: Not Available / Not Available
Urinalysis: Free / Not Available
Shoulder/hip/knee/wrist/hand injections: Free / Not Available (pay for medication)
Cyst removal: Free / Not Available
Abscess drainage: Free / Not Available
Ingrown toenail removal: Free / Not Available
Simple laceration repair: Free / Not Available
Cryotherapy: Free / Not Available
Osteopathic Manipulative Techniques: Free / Not Available
Care coordination: Free / Not Available

Billing and Payment Collection

Payment will be collected on the first or fifteenth of the month and will be considered late 5 days after due. After each late payment, regardless of a consecutive nature, the member will accrue a \$25 fee. We accept direct automatic payments via the member's bank or credit card accounts. We accept one time debit payments for memberships paid annually.

Caravel Health DPC endeavors to make all services as affordable as possible. However, itemized charges will be communicated with the member before the services are rendered and payment for these services are due at the time the services are rendered.

Cancellation Policy

We hope to have a personal, honest, and long-lasting relationship with our patients. But we understand things happen. We do require a 30-day commitment but there is no long-term contract. We respectfully ask a 30-day-notice so that we can plan and organize your departure and coordinate care with your next physician. If there is a cancellation and a request to re-join, individuals and families will be asked to pay a higher re- registration fee.

Business Financials

Financial Operations

Caravel Health DPC is partnered with Ensen Manson, CPA, who co-manages the finances and tax structure. We have an S-corp distinction. Primary business bank account is with Bank of America and current business credit allowances are \$15,000. Along with our accountant, we will track assets and cash flow using Excel and meet monthly or biweekly to assess the need for changes in structure. Each co-owner has a business credit card and debit card attached to the same accounts. There are two checking accounts, which function as expenses and revenue, which are then balanced monthly. There is one savings account functioning as business generated savings for future growth.

Start-up Cost

Property of Caravel Health DPC

Item	Actual
Security Deposit	\$4,583.00
Rent	\$3,951.00
Renovations	\$6,301.77
Internet	\$75.00
Electricity	\$0.00
Phone lines	\$10.00
Phones (3)	\$250.00
DEA	\$888.00
Business License	
Med Mal	\$127.00
Business Owners Policy	\$1,125.00
Business Cards	\$38.00
5000 mailers to homes >\$100k	\$1,000.00
Brochures & Pamphlets	
Merchandise (shirts/stickers/mags)	\$1,025.00
Chamber of Commerce	\$200.00
Office	
Desks(2)	\$400.00
Rolling chair (2)	\$160.00
Sitting chair (4)	\$450.00
Cabinet	\$0.00
Artwork	\$50.00
Laptop	\$200.00
Xerox	\$0.00
Paper	\$0.00
Trashcan	\$50.00
Reception	
Couch	\$350.00
Arm Chair (2)	\$200.00
Coffee table	\$183.00
Dresser	\$0.00
TV stand	\$118.00
Coffee station	\$110.00

Property of Caravel Health DPC

Property of Caravel Health DPC

TV	\$0.00
Rolling chair	\$80.00
Reception desk	\$110.00
Clipboard	\$0.00
Height	\$127.00
Scale	\$140.00
Coat Rack	\$30.00
Security camera	\$40.00
Decor	\$250.00
Misc.	\$500.00
Exam Rooms (2)	
Exam Table (2)	\$400.00
Rolling chair (2)	\$160.00
Desk (2)	\$250.00
Chair (8)*	\$450.00
Table (2)	\$380.00
Otoscope	\$75.00
Ophthalmoscope	\$0.00
Blood Pressure (2)	\$70.00
SpO2 (2)	\$40.00
Termometer (2)	\$50.00
Fetal Heart Monitor	\$100.00
Trashcans (3)	\$20.00
Measuring Tape	\$5.00
Table paper	\$120.00
Baby Scale	
Pharmacy	
Storage Bins	\$0.00
Pill Counter	\$10.00
Pill Cutter	\$5.00
Dymo Printer	\$0.00
4x2 Dymo Labels	
Desk	\$110.00
Refrigerator	\$350.00
AndaMeds Account	\$300.00

Property of Caravel Health DPC

Property of Caravel Health DPC

Bonita Account	\$0.00
McKesson Account	\$3,500.00
Medications	\$200.00
Misc.	\$50.00
Storage Room	
EKG	
Ultrasound	
Spirometry	
Cautery	
Liquid Nitrogen	\$25.00
Ear wash kit	\$50.00
Eye wash attachment	\$50.00
Vacuum	\$150.00
Trash	\$50.00
Calendar	\$25.00
Misc.	
TOTAL	\$30,116.77
Total minus rent and deposit	\$21,582.77

Medications

Hypertension

- Amlodipinex - ✓
- Hydrochlorathiazide - ✓
- Lisinopril -
- Losartan - ✓

Heart Failure

- Metoprolol succinate -
- Metoprolol tartrate -
- Carvedilol - ✓
- Furosemide - ✓

Coronary Artery Disease

- Plavix
- Aspirin
- Nitroglycerin

Atrial fibrillation

- Warfarin
- Cardizem

Cholesterol

- Atorvastatin - ✓
- Pravastatin
- Fenofibrate

Diabetes

- Glucose strips
- Glucose meters
- Glucose pens
- Metformin - ✓
- Semaglutide
- Jardiance
- Glipizide
- Farxiga
- Long acting insulin
- Short acting insulin

Mental Health

- Citalopram - ✓
- Escitalopram - ✓
- Sertraline
- Paroxetine*
- Fluoxetine
- Duloxetine
- Trazodone - ✓
- Wellbutrin
- Hydroxyzine

Gastrointestinal

- TUMs
- Omeprazole - ✓
- Pantoprazole
- Ranitidine
- Famotidine
- Ondansetron ODT - ✓
- Miraalax

Headache

- Metoclopramide
- Prochlorperazine
- Meclizine
- Rizaatriptan - ✓
- Propranolol LA - ✓
- Topiramate - ✓

Caravel Health DPC
Discover Authentic Family Medicine

Anti-infectious

- Augmentin - ✓
- Azithromycin - ✓
- Bactrim - ✓
- Clindamycin?
- Ciprofloxacin - ✓
- Levofloxacin - ✓
- Cephalexin - ✓
- Doxycycline - ✓
- Cefdinir
- Metronidazole - ✓
- Valacyclovir - ✓
- Osetamivir
- Fluconazole - ✓

Allergy

- Flonase - ✓
- Montelukast
- Cetirizine - ✓
- Loratadine
- Benadryl
- Hydroxyzine

Asthma/COPD

- Duo-nebs - ✓
- Albuterol nebs - ✓
- Albuterol HFA
- Low dose ICS + LABA
- Medium dose ICS + LABA
- High dose ICS + LABA
- LTRA
- High dose ICC+LABA+OCS
- Prednisone - ✓

Pain

- Acetaminophen
- Ibuprofen
- Naprosyn - ✓
- Meloxicam
- Diclofenac gel
- Cyclobenzaprine - ✓
- Neurontin
- Allopurinol

Dermatological

- Hydrocortisone - ✓
- Triamcinolone - ✓
- Clotrimazole - ✓
- Ketoconazole - ✓

Property of Caravel Health DPC

- Ketoconazole shampoo
- Selenium sulfide
- Clotrimazole/betamethasone
- Bactroban
- Mupirocin - ✓
- Doxycycline - ✓
- Acne topical: benzoyl peroxide, clindamycin, tretinoin

Vitamins

- Iron sulfate
- Potassium chloride
- Vit D
- B12
- Folate
- Prenatal

Men's Health

- Flomax - ✓
- Sildenafil - ✓
- Cialis

Women's Health

- Alendronate
- Topical estrogen
- Birth Control
 - Trisprintec
 - Sprintec
 - Depo-provera
 - Progesterone only
 - Nexplanon

Injectables

- Triamcinolone - ✓
- Solumedrol
- Lidocaine
- Lidocaine with epi
- Toradol
- Ceftriaxone - ✓
- Cefazolin
- Normal Saline - ✓
- Vitamin bag
- Botox
- Juvaderm
- Kybella

Procedures

- EKG
- Spirometry
- Urinalysis

Property of Caravel Health DPC

- Cautery
- IV Fluid - ✓
- IV Fluid Supplies - ✓
- Bellus SkinPen
- Scalpel blade # 11 - ✓
- Scalpel blade # 15 - ✓
- Dermablade
- Punch Biopsy - ✓
- Suture 4 - ✓
- Suture 5 - ✓
- Suture 6 - ✓
- Needle kit - ✓
- Forceps - ✓
- 1cc syringe
- 3cc syringe - ✓
- 5cc syringe - ✓
- 10 cc syringe - ✓
- 60 cc syringe - ✓
- 18g needle 1.5" - ✓
- 21g needle 1.5 " - ✓
- 22g needle 1.5" - ✓
- 22g needle 3.5" - ✓
- 27g needle .5" - ✓
- 30g needle .5" - ✓
- 32g needle 0.25" - ✓
- Microneedles
- Ear wash kit - ✓
- Eye wash attachment - ✓
- 4x4 gauze - ✓
- Alcohol pads - ✓
- Iodine pads - ✓
- Trash - ✓
- Biohazard trash - ✓
- Sharps - ✓
- OSHA labels - ✓
- MSDS sheets - ✓

Estimated Monthly Expenses

YEAR ONE

Rent*	\$3,951.00
Phone	\$25.00
Internet	\$75.00
Medical Waste	\$0.00
EMR (AeroDPC)	\$0.00
Accountant (Ensen)	\$0.00
Business Insurance	\$15.00
Personal Property Insurance	\$15.00

Medical Malpractice	\$100.00
TheaHealth	\$150.00
AndaMeds (non-pharm)	\$0.00
Bonita (non-pharm)	\$0.00
Amazon	\$0.00
Marketing / Advertising	\$100.00
Travel	\$0.00
Meals	\$0.00
Medical Assistant	\$0.00
Total Expenses	\$4,431.00

*Rent: Abatement month 2-6
 -Months 2-6 total expenses - \$480/mo

Overview

- Approximate total start-up cost - \$35,000
- Estimated total expenses year one Oct '22-Oct '23 - \$60,000
- Estimated total revenue year one \$70,000-\$120,000

Employee Payment Structure

Physician/Co-owner pay

- Pay will begin once the break-even point is attained (75 patients).
- By the end of the first year, pay hopefully is \$20,000/year for year one.
- Profit will then be allotted for company to retain at minimum 2,000/mo and at goal of \$10,000/mo through the first five years

Physician Site Director

- Pay will be \$50,000 more than their salary as described by the Physician Team Member payment structure.

Physician Team Member

- Pay will begin with \$10,000 sign on bonus
- Their initial patient panel will be 100 members.
- Their initial salary will be \$150,000

- Once the Physician Team Member panel size is 250 member equivalents (ME), their salary will be \$200,000
- Once the Physician Team Member panel size is 400 ME, their salary will be \$250,000
- Once the Physician Team Member reaches a full panel (500 member equivalents) they will receive \$300,000/year and an annual bonus of 25% of all monthly membership fees for all ME over 500.
 - Example: Year 4, patient panel 550 ME, average monthly rate of \$100. They will receive \$300,000 for their salary and a \$15,000 bonus for the 50 patients over 500.
- All Physicians are capped at 600 ME

Medical Assistant/LVN/RN

- Pay will begin a maximum of two weeks after signing
- Pay will begin at \$20/hour and will not exceed \$40/hour

Office Associate

- Pay will begin a maximum of two weeks after signing
- Pay will begin at \$20/hour and will not exceed \$35/hour

Research and Development

The company is planning to conduct the following research and development:

- Create an initial questionnaire to determine the key marketing strategies uncovered by the individual which led to a new membership. We will use this to more efficiently market and advertise our mission.
- Create a custom after-visit questionnaire to assess the patient's satisfaction. After semi-annual reviews, we will use this information to change the patient experience as appropriate.
- Continuously strive for improvement and attend annual meetings to review trends in Direct Primary Care that we may use to improve our brand and grow the enterprise.