



Important Facts You Should Know About Telemedicine.

Telemedicine is a cost-effective new avenue for your employees to receive care for non-medical emergencies wherever and whenever they need it. Excellus BCBS is pleased to offer services via our partner MDLIVE.

The Benefits to Your Employees

- ▶ Access to care 24/7/365
- ▶ On-demand or by appointment doctor visits by phone or computer
- ▶ Lower costs and reduced wait times in comparison to urgent care centers and emergency rooms
- ▶ Physicians may prescribe medication or refill medications (if and when appropriate)
- ▶ Single sign on for easy employee access at [ExcellusBCBS.com/Telemedicine](https://www.excellusbcbs.com/Telemedicine)
- ▶ Employees select the Board-certified physician for their visit
- ▶ Clinical visit summary is shared with the employee's doctor via HIPAA compliant fax to ensure continuity of care

Examples of Commonly Treated Conditions:

- ▶ Coughs & Colds
- ▶ Allergies
- ▶ Sinus Infection
- ▶ Urinary Tract Infection
- ▶ Poison Ivy

Cost-Effective Access to Care for Your Employees

If your doctor office visit is....	Then telemedicine program benefit cost share is....
Covered with a copay	\$10 (or equal to the PCP copay if PCP copay is less than \$10)
Covered with copay/deductible	\$10 copay subject to deductible (or equal to the PCP copay if PCP copay is less than \$10)
Covered deductible/covered in full	Deductible/covered in full
Covered with deductible/co-insurance	Deductible/co-insurance
Covered with co-insurance only	Co-insurance only

- ▶ The flat rate cost of a telemedicine visit is \$40 on the High Deductible Health Plan
 - **If you do not indicate you are an insured member of Excellus BCBS: \$49.00 charge**
- ▶ Our telemedicine service partner, MDLIVE, will be aware of your co-payment amount when you contact them

Easy Administration and Ongoing Support for Your HR Department

- ▶ Real-time employee eligibility and file feed
- ▶ Appropriate co-pay/deductible – no balance billing for participating groups; cost share accumulates in-network
- ▶ Employee utilization data captured and delivered in annual review
 - Quarterly reporting may be available based on group size
- ▶ Turn-key marketing program for your HR team for added peace of mind
 - Recommended communication timeline, content and employee education in PDF format
- ▶ Ongoing support and dedication of your Excellus BCBS team

Minimal to No Cost to Add This Exciting New Benefit:

- ▶ 2016: Available as a buy-up for self-funded groups
- ▶ 2017: Available to fully-insured groups with no rate increase

**For more information about telemedicine,
please contact your Excellus BCBS Sales Representative**



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MDLIVE

*MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. For complete terms of use visit mdlive.com/pages/terms.html

**Parents must be present on each call for children under age 18.

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