

Teladoc® gives your employees 24/7 access to a U.S. board-certified doctor via phone or video.

Here are the benefits of Teladoc:

- Better access to care. While most Premera Blue Cross health plans cover phone or video visits with in-network doctors, not all doctors offer virtual care. Teladoc® is an independent company that provides virtual medical care services on behalf of Premera. Teladoc physicians* make diagnoses and prescribe medication at the member's in-network level. This lets people get affordable care when and where they need it. It's a health benefit they will actually use.
- **Healthier, happier employees.** Teladoc saves your employees time and money. It gives them an affordable healthcare option to use anytime, anywhere—with 95% customer satisfaction.
- **Engagement.** Teladoc connects with your employees throughout the year—resulting in member utilization** that's 5 times greater than the industry average. Members receive welcome kits, seasonal mailings, situational emails, online resources, and more.
- Quality. Teladoc's doctors have 20 years' experience on average. They're U.S. board-certified and licensed in their respective states. They all meet National Committee for Quality Assurance (NCQA) standards. Teladoc has achieved a perfect NCQA score for two consecutive certifications.
- **Scale.** Teladoc's 3,000+ physicians address a wide range of conditions. Combined, they handle 1 request every 10 seconds.



Clinical specialties

Teladoc's healthcare professionals provide personalized evaluation and care right when it's needed.

General health and pediatrics

92% of issues are resolved after the first visit.

Dermatology

Members can share photos through Teladoc's secure website. They'll receive a diagnosis within 48 hours. Members can message with the dermatologist via the app or website for the next 7 days as part of the same visit.

How it works

- 1 Premera members set up a secure Teladoc account and then fill out a brief medical history on **teladoc.com/premera**. It's important for members to set up an account before they need care—so Teladoc will be ready to use when they need it.
- 2 For conditions that are not life threatening, members can request a doctor visit using the mobile app, website, or phone. They can choose the first available doctor or schedule a visit for a more convenient time.
- 3 The Teladoc physician will review any medical history and talk with the patient to diagnose and treat their condition. This may include ordering a prescription if medically necessary.* There are no office-visit time limits. Patients will get questions answered without feeling rushed.
- 4 After the visit, the physician will post a summary to the member's Teladoc profile. They'll even send a record to the member's primary care physician at their request.
- Teladoc checks eligibility and benefits in real time. This lets members know what copay, coinsurance, and deductible will apply.
- 6 Members pay with a credit card or debit card, health saving account (HSA) or flexible spending account (FSA) card, or PayPal. Teladoc visits are all covered at the member's in-network level.

What Teladoc covers

Virtual care is ideal for treating non-emergency conditions, such as:

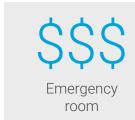
- Allergies
- Arthritis
- Bronchitis
- · Cold and flu
- · Headaches and migraines
- Pink eye
- · Sinus infections
- Skin conditions

How Teladoc can help everyone save

Teladoc is a cost-saving benefit for you and your employees. Here's how Teladoc lowers your medical plan costs and improves employee productivity:

- Teladoc guides care away from expensive emergency room (ER) and office visits toward more cost-effective phone or video visits. Your employees will save money, and so will your plan.
- Members get care within minutes for many conditions. They can
 access a doctor no matter where they are—avoiding long drives and
 wait times. With Teladoc, the days of missing too much work for nonemergency medical care are over.

When people are unable to visit their regular doctor, they often turn to more expensive care. Teladoc gives your employees a lower-cost option. The exact cost depends on your plan and type of care.







How to tell your employees about virtual care with Teladoc

Premera provides ready-to-share communications that make it easy for you to tell your employees about the benefits of using Teladoc. Go to **B'link**, Premera's online resources center for employers, and search for Teladoc.

How Do You Get Teladoc?

Teladoc is included in all Premera medical plans for fully insured and OptiFlex businesses.

Self-funded groups with a Premera plan can choose to add Teladoc. Contact your producer or Premera sales representative to find out how Teladoc can drive down medical costs while providing quality care for your employees.

*Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written

Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs, and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

Teladoc® is an independent company that arranges virtual medical care services on behalf of Premera Blue Cross

"The utilization rate is based on 2017 Teladoc data. The industry average is based on data from National Business Group on Health in 2017.

