



SPC COVID -19 Communication 4/29/20

We wanted to take a moment to recognize your efforts to utilize the MDLive, telemedicine offered through our BCBSNC plan. It is a nice option to have now and one that you can continue to use to save time and money in the future. One additional short-term benefit is the fee has been waived for this service by BCBSNC until 6/4/2020. **For approximately the next 6 weeks, you can use MDLIVE for free**, so it's a good time to try it if you need it. Attached are some flyers with additional information about the MDLive service and how it can help you.

BCBSNC has also created a separate webpage that includes a blog that has real time updates to temporary changes to medical plans due to COVID-19. To access the blog type

<https://www.bluecrossnc.com/coronavirus>



YOUR TELEHEALTH BENEFIT KEEPS GETTING BETTER

Lower costs and expanded services

Your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health plan includes telehealth services from MDLIVE.* Because telehealth is such a convenient and effective option, Blue Cross NC is reducing costs and expanding available services to include mental health and substance abuse support.

Enhanced benefits for 2020

- + **Expanded services.** Your telehealth offering now includes mental health services and substance abuse support.
- + **Low cost care.** For copay plans, you pay just \$10 per session. For deductible and coinsurance plans, you pay no more than the cost of the service.
- + Doctors and pediatricians available 24 hours a day, seven days a week (even holidays) for acute care
- + Low wait times and no appointment needed¹
- + Prescriptions sent electronically to your local pharmacy if needed²
- + On the couch, at work, or traveling – you can use MDLIVE anywhere in the U.S.³
- + Pediatricians available if your child gets sick⁴

Get started today

Whether you've caught a severe cold while traveling, or are dealing with anxiety, depression or substance abuse issues, telehealth services are a great way to get the care you need when you need it.

Sign up for your MDLIVE account today. There are several ways to get started: mobile app, online, by phone or mobile text (see details at right).

Once your account is set up, you can see a board-certified doctor or behavioral health specialist via secure online video from your mobile device or computer. MDLIVE's doctors can diagnose symptoms, prescribe non-narcotic medication¹ and send prescriptions to your pharmacy.

4 ways to sign up today

So it's ready when you need it!



Download the MDLIVE app on your smartphone or tablet



Go to mdlive.bcbsnc.com and click **"Activate Now"** (and, watch a video on how it works)



Call 1-888-910-9722



Text "bcbsnc" to MDLIVE (635483)

to connect with Sophie, MDLIVE's personal health assistant





Save money.

Extra convenience doesn't mean extra cost. In fact, telehealth runs less than the typical urgent care visit. And if you go to the ER for a non-emergency? Your cost can skyrocket.⁵

With MDLIVE, the cost is transparent. You will be charged the following:

- + Visit fees are \$10 for copay health plans.
- + For plans with a deductible and coinsurance, you'll pay no more than the cost of the service.

MDLIVE accepts most major credit and debit cards. It's also a qualified expense for HSA, HRA and FSA accounts.

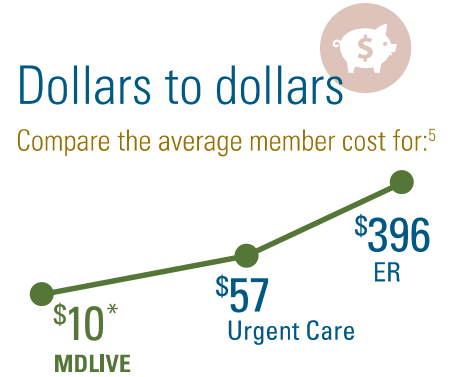
Get quality care.

MDLIVE doctors are board-certified with an average of 15 years' experience. Specialties range from primary care and internal medicine, to pediatrics and family medicine. So, they can treat a wide range of conditions.

And now your telehealth benefit includes behavioral health care services, with consults for mental illness, substance abuse and similar issues.

Trust is also important. You're only shown doctors who are licensed to practice in your state. It's HIPAA-compliant and your personal health information is never shared with your employer.

Keep in mind that telehealth isn't meant to replace your primary care doctor or behavioral health specialist. Instead, think of it as an easy way to get care when common health problems hit. And of course, you should always call 911 for any life-threatening emergencies.



* Visit fees are \$10 for copay health plans. For plans with a deductible and coinsurance, you'll pay no more than the cost of the service.

Happy customers

MDLIVE has a 97% satisfaction rating with 97% saying they would recommend the service.¹

* MDLIVE is an independent company that is solely responsible for the telehealth services it is providing.
 1 Quality of Care Management System. MDLIVE: 2017.
 2 In some states, laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.
 3 Consults can only be held within the United States.
 4 Children under 36 months who present with fever must be referred to their pediatrician (medical home), child friendly urgent care center or emergency department for clinical evaluation and care. MDLIVE doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with an MDLIVE doctor.
 5 Source: Blue Cross NC Internal Report: Savings Opportunity for Shifting to Telehealth. Figures based on average member copay, deductible and coinsurance payments in 2018 for Blue Cross NC commercial business.

MDLIVE is an independent company that is solely responsible for the telehealth services it is providing. MDLIVE does not offer Blue Cross or Blue Shield products or services. MDLIVE interactive video consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care.
 MDLIVE does not replace your primary care doctor and is not an insurance product. MDLIVE is subject to state regulations. MDLIVE does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Health care professionals using the platform have the right to deny care if, based on professional judgment, a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use, visit <https://welcome.mdlive.com/terms-of-use>.
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Acute/Non-emergent Conditions

- + Allergies
- + Cough, cold and flu
- + Diarrhea
- + Ear problems
- + Fever⁴
- + Headache
- + Insect bite
- + Nausea and vomiting
- + Sinus problems
- + Sore throat
- + Urinary problems⁴
- + And more

Behavioral health

- + Addictions
- + Anxiety
- + Depression
- + Grief and loss
- + Relationship issue
- + And more

For visit fees or other information, contact your benefit administrator or call **1-888-910-9722**, or visit mdlive.bcbsnc.com.

Non-Discrimination and Accessibility Notice

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702
Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office
Call: 919-765-1663, 1-888-291-1783 (TTY)
Fax: 919-287-5613
Email: civilrightscordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C., 20201
Call: 1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available online at:
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.



FAQs

MDLIVE Telehealth Services

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is excited to offer telehealth services from MDLIVE. With telehealth, you can see a board-certified doctor via secure online video from the MDLIVE app or your computer. MDLIVE's doctors can diagnose symptoms, prescribe non-narcotic medication (if needed) and send e-prescriptions to your local pharmacy.¹

Telehealth is a good care option for minor health problems when you can't see your regular doctor. Plus, it's often more convenient and cost effective than urgent care. Below, you'll find answers to questions you may have about this benefit.

GETTING STARTED

Should I wait until I'm sick to create an MDLIVE account?

No. It's best to activate your account now. That way, it's ready when you need it. (There's no charge for signing up.) Be sure to fill out your medical history profile, too.

Does this replace my primary care doctor?

Not at all. In fact, we encourage you to list your primary care doctor when activating your MDLIVE account. That way, you can share the results of your video consult with them – and your medical records stay up-to-date.

Is it private and secure?

Absolutely. MDLIVE complies with the Health Insurance Portability and Accountability Act (HIPAA). It uses secure video through your computer, tablet or the MDLIVE mobile app. Your personal health information is never shared with your employer.

What devices are supported?

You can access MDLIVE on most Apple and Android mobile devices by downloading the MDLIVE app. On a desktop or laptop, you'll need a high-speed internet connection, a webcam with a resolution of at least 1.3 megapixels and a microphone (most webcams have a built-in microphone). After activating your account, you can test that your computer setup will work.



How do I activate my MDLIVE account?

Setting up your free account is quick and easy. **You can use any of these methods:**



Download the MDLIVE app on your smartphone or tablet.



Go to mdlive.bcbsnc.com and click "Activate Now."



Call 888-910-9722



WHEN TO USE IT

When can I use MDLIVE?

Video consults are available 24 hours a day, seven days a week (including holidays).

Do I need an appointment?

No, unless you want to see a specific doctor. After logging in, you can select a doctor who is currently available, make an appointment with a particular doctor or talk to the next available doctor on call. MDLIVE's average wait time is less than 10 minutes.

Is it right for any medical problem?

Not everything. MDLIVE is designed to handle non-emergency medical conditions like the flu or pink eye. It's not intended to replace your primary care doctor. And it should not be used in medical emergencies. If you have a life-threatening emergency, call 911 right away.

What conditions can MDLIVE treat?

MDLIVE's doctors can diagnose and treat many non-emergency health problems:

- + Acne
- + Constipation
- + Diarrhea
- + Fever²
- + Insect bites
- + Nausea and vomiting
- + Rash
- + Sore throat
- + Urinary problems and UTIs³
- + Allergies
- + Cough, cold and flu
- + Ear problems
- + Headache
- + Joint aches and pains
- + Pink eye
- + Sinus problems
- + Sunburn
- + And more

Can I use MDLIVE when I travel?

Yes. Video consultations are available in every state. MDLIVE ensures the doctor you see is fully licensed to practice medicine in the state you're in.

¹ Some state laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.

² Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care.

³ MDLIVE doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with an MDLIVE doctor.

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MDLIVE does not replace your primary care doctor and is not an insurance product. MDLIVE is subject to state regulations. MDLIVE does not prescribe DEA-controlled substances and may not prescribe non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Health care professionals using the platform have the right to deny care if based on professional judgment a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use, visit <https://welcome.mdlive.com/terms-of-use>.

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HOW TO USE IT

What does it cost?

You'll pay for a telehealth visit the same way as an office visit with your primary care doctor. If your plan has a co-pay, you'll pay the usual co-pay. If your plan has a deductible and co-insurance, you'll pay no more than \$45. You'll only be charged after you choose to consult with an MDLIVE doctor – and your appointment time and payment details are confirmed. MDLIVE accepts most major credit and debit cards. You can cancel an appointment for a full refund if it's at least 24 hours in advance.

Who are the MDLIVE doctors?

All MDLIVE doctors are U.S. board certified with 15 years of experience, on average. Their specialties include primary care, pediatrics and family medicine. So, they can treat a wide range of conditions. When you log in, you'll only be shown doctors licensed to practice in your state.

Can a doctor prescribe medication from a video consult?

If the MDLIVE doctor believes it's needed, he or she can write a prescription for non-narcotic medicines. It's sent electronically to your pharmacy of choice. If that pharmacy doesn't take e-prescriptions, a traditional prescription is created for the doctor to sign and fax to the pharmacy.

Can I use this for my child?

Yes. MDLIVE has pediatricians on call. When you register, set up your child's record under your account. Parents must be present on any video consult for children under age 18.^{2,3}

Can I give feedback on the MDLIVE doctors I see?

We encourage it! After a video consult, you'll get a survey to rate the doctor you saw. The results are reviewed for quality as part of MDLIVE's continuous improvement process. MDLIVE's internal medical board also reviews randomly-selected appointments.

I have a question that isn't listed here. What should I do?

For questions about MDLIVE, call 888-910-9722. MDLIVE's health service specialists will be happy to help you. For questions about your insurance, please call the phone number on your Blue Cross NC member ID card.



BlueCross BlueShield
of North Carolina

MDLIVE®