



Teladoc Services Summary Plan Description

**Teladoc Description:**

Teladoc provides access to a national network of board-certified doctors and pediatricians in the U.S. who are available on-demand 24 hours a day, 7 days a week, 365 days a year to diagnose, treat and prescribe medication (when necessary) for many medical issues via phone or online video consultations. Teladoc does not replace existing primary care physician relationships, but supplements them as a convenient, affordable alternative for medical care.

Benefit:

- Teladoc consultations (CPT codes 99441, 99442, 99443) are a covered expense provided by Teladoc Physicians, P.A. There is no copay or consultation fee for Teladoc consultations for most medical plan members*

* **Exception:** H.S.A plan members are subject to a \$49 fee-for-service payable by credit card or debit card by member

Covered: The charges for a Teladoc phone or video consultation with a physician for covered employees, dependent spouses and dependent child(ren)

A. Teladoc Services for Members – Teladoc Health will provide the following Teladoc Services to Members:

1. The Teladoc Services include access to the Physicians who are selected and engaged by the Provider to provide patient and Physician interaction, whereby the Physician may diagnose the patient's ailment, recommends therapy and if necessary and appropriate, writes a non-DEA controlled prescription. The Teladoc Services are designed to provide Physician access in the states where the Members live and travel. Each Physician shall be licensed to practice medicine and/or osteopathic medicine, be technologically proficient, trained in Cross-Coverage Consultations, and covered by medical malpractice insurance having limits equal to or greater than the minimum required limits in the state where such Physician practices. Cross-Coverage Consultations are not delivered via Internet questionnaires. Teladoc Health has the right to limit or restrict the Teladoc Services in any state or jurisdiction where the provision of such services is or would be contrary to applicable rule, law or regulation and shall provide Trust written notice of such limitation or restriction within 30 days



2. It is understood by the Parties that the Physicians will not prescribe any Drug Enforcement Agency ("**DEA**") controlled substances or narcotics and operate subject to applicable state regulations. Teladoc Health is not required to guarantee that the Member will receive a prescription, and only the Members who have completed the necessary steps to create the legally mandated doctor/patient relationship (as described herein) will receive Cross-Coverage Consultations. Those steps include:
 - (i) completing a comprehensive electronic health record ("**EHR**"), either online or by telephone with a designated Teladoc Health representative (It being understood that, in the event the Member fails to complete the EHR, the Member will not have access to the Physicians, and Teladoc Health will so advise the Member when he/she accesses the Teladoc Services);
 - (ii) agreeing to Teladoc Health's Terms and Conditions confirming an understanding that the Provider is not obligated to accept the Member as a patient, and that the Member's participation in the Teladoc Services may be cancelled at any time without recourse by the Member; and
 - (iii) the Member also understands and acknowledges that the Teladoc Services provide Cross- Coverage Consultations when the Member's primary care physician is not accessible. If at any time a Physician or other provider determines that the Member's condition is a life-threatening emergency, he or she shall direct the Member to the nearest emergency facility.
3. The Teladoc Services include General Medical Toll-free access to telephone or web-based video Cross-Coverage Consultations provided by a Physician whereby the Physicians diagnose common or routine conditions, recommend treatment or direct the Member to contact his/her primary care physician, and if necessary and where appropriate, write a non-DEA controlled prescription. General Medical access is available on-demand 24 hours, 365 days per year. Members shall have the option to schedule Consultations currently between the hours of 7AM to 9PM local time, seven days a week, subject to availability.