

**No driving.
No crowded
waiting rooms.
See a doctor
when you need
a doctor.**



Virtual Visits

When you work with UnitedHealthcare, you can offer virtual visits to your employees at no additional administrative cost to you. You no longer have to spend time or money assessing, selecting, and implementing an external virtual visit provider. We seamlessly integrate virtual visits into your health plan. The virtual visit provider groups we contract with deliver care using live audio and video technology based on quality standards aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines.

When employees are sick they often miss work. If they are unable to see their own doctor, they may visit an urgent care or emergency department, which can be costly and time-consuming. With virtual visits, employees can see and speak to a doctor 24 hours a day/7 days a week using a mobile device or computer, all from the convenience of their home or office. If needed, a prescription* can be sent to their local pharmacy. Virtual visits are integrated into their medical benefits.

No administrative costs

Virtual visits are fully integrated with your benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to employers. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan.

What sets UnitedHealthcare's option apart from others?

- ▶ Member choice and price transparency
- ▶ Contracted virtual visit provider groups are aligned with AMA and FSMB guidelines
- ▶ Seamless member experience

*Prescription services may not be available in all states. Go to myuhc.com for more information about availability of prescription services.

Integrating virtual visits with medical benefits

Virtual visits are covered under member health plans administered by UnitedHealthcare with some member cost share. Member cost share is based on benefits plan set up as follows:

Your benefit plan	The virtual visit benefit for 2016
High-Deductible Health Plan	<ul style="list-style-type: none"> Follows standard medical plan rules Member pays full cost of virtual visit until deductible is met Virtual visit cost is approximately \$40 Once deductible is met, member pays their co-insurance or co-pay under their medical plan rules Once out-of-pocket maximum is met, member pays \$0
Co-insurance and Deductible plans	<ul style="list-style-type: none"> Follows standard medical plan rules Member pays same member cost-share percentage, pre- and post-deductible Once out-of-pocket maximum is met, member pays \$0
Co-pay plans	<ul style="list-style-type: none"> Can be set to the same co-pay level as an office visit OR A lesser co-pay than standard office visit

(Subject to operational limits. Virtual visits are not included with UnitedHealthcare's Preventive Plans.)

The virtual visit provider groups we contract with are aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines. Contracted provider groups are currently operating in 48 states.*

The cost of virtual visits

- ▶ Administrative cost: \$0
- ▶ Claim cost: Approximately \$40 per each virtual visit
- ▶ Member cost: Co-pay plans can be at or below in-office visit rate, depending on client preference

 For more information contact your UnitedHealthcare representative.



* Contracted virtual visits provider groups may vary by state and are subject to changes dependent on state laws and regulations.

Virtual visits are not an insurance product, health care provider or a health plan. Virtual visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for virtual visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Virtual Visits

Access to care online
at any time



A virtual visit lets you see and talk to a doctor from your mobile device or computer. Review the frequently asked questions to learn more about virtual visits.

Frequently Asked Questions

Q: Are virtual visits covered under my health plan? What kinds of medical services can be provided using a virtual visit?

A: Yes, when you use one of the provider groups in our virtual visit network, you have benefit coverage for certain non-emergency medical conditions like the flu, colds, pink eye, rashes and fevers. Check your plan documents for more information about your plan's specific virtual visit benefit.

Q: How much and when will I have to pay for a virtual visit?

A: Your member cost share amount will vary depending on your plan. Please refer to your specific plan documents to determine what your member cost share will be. Applicable costs must be paid by you at the time of the virtual visit and will apply toward your deductible and out-of-pocket maximum. You can use a credit or debit card to pay, including a health savings account debit card if you have one. Use the health care cost estimator tool on myuhc.com for more specific information about provider group costs.

Q: Where can I find out what providers are in the virtual visit network and how do I access them?

A: For information about what virtual visit provider groups are in the network, including the states in which each provider group operates, log in to myuhc.com®. You also can access the provider groups through the UnitedHealthcare Health4Me® app or by going directly to a network virtual visit provider group's mobile app or website.

Q: What should I consider when choosing a network virtual visit provider?

A: You are able to choose from any of our network virtual visit providers. Some things to consider when choosing a virtual visit provider are listed below.

- Does the provider group operate and prescribe in the state you are when you need care?
- On average, how much experience do the physicians in the provider group have?
- Do you like the provider group's website and/or mobile app experience?
- How is the provider's mobile app rated by other consumers?
- How much will you pay for a virtual visit with a specific provider group?

Q: Some virtual visit provider groups list other services like nutrition counseling, lactation services, therapy and psychology services. Are these covered under my virtual visit benefit?

A: Not at this time. While you can choose to receive these additional services from the virtual visit provider, the services will not be covered under your virtual visit benefit and you will be responsible for the full cost. The costs for these services will not count toward your deductible (if applicable) or out-of-pocket maximum.

Q: Am I required to have a PCP in order to use a virtual visits network provider?

A: No, it is not a requirement.

Q: What happens once I reach the virtual visit provider group's website? What happens during an actual virtual visit?

A: The first time you use a virtual visit provider you will need to set up an account with that virtual visit provider group. You will need to complete the patient registration process to gather medical history, pharmacy preference, primary care physician contact information and insurance information.

Each time you have a virtual visit, you will be asked some brief medical questions, including questions about your current medical concern. If appropriate, you will then be connected using secure live audio and video technology to a doctor licensed to deliver care in the state that you are in at the time of your visit. You and the doctor will discuss your medical issue, and if appropriate, the doctor may write a prescription* for you.

* Prescription services may not be available in all states.

Q: How long is the wait to see a doctor once I am at the provider group's site? Can I schedule an appointment instead of waiting?

A: Virtual visit provider groups are expected to deliver care within 30 minutes or less from the time of a patient's request. You also are able to schedule an appointment for another time with a virtual visit doctor.

Q: Will virtual visit information be shared with my Primary Care Physician (PCP)?

A: We encourage you to provide your PCP information to the virtual visit provider so that virtual visit records can be sent directly to your PCP. You also may be able to access your virtual visit record with the virtual visit provider group, so you can provide the records directly to your PCP or other health care providers as desired.

Q: Am I required to have a PCP in order to use a virtual visits network provider?

A: No, it is not a requirement and you do not need a referral to use a virtual visit.

Q: How safe is the information being shared during a virtual visit appointment?

A: UnitedHealthcare requires all network providers, including virtual visit providers, to comply with all applicable laws, including laws relating to the security and confidentiality of patient information. Virtual visit providers are covered entities under HIPAA and its regulations. Therefore, these providers have direct legal requirements to protect and secure confidential patient information. Virtual visit providers determine the manner and means by which they meet these privacy and security requirements. Additional information regarding security and privacy is available at each virtual visit provider group's website.

Q: Can my child or underage dependent use virtual visits?

A: Yes. In general a parent or legal guardian must be present when the virtual visit is conducted with a minor dependent who is covered under your plan.

Q: If the virtual visit provider writes a prescription for me, how do they get the prescription to my local pharmacy?

A: Virtual visit doctors use e-prescribing to submit prescriptions to the pharmacy of your choice. Costs for prescription drugs are based on, and payable under, your pharmacy benefit. They are not covered as part of your virtual visit benefit.

Not all virtual visits will result in the issuance of a prescription. Prescriptions are provided only when appropriate.

Q: Are additional languages (besides English) supported by virtual visit provider groups?

A: Yes. Specifics vary by virtual visit provider group. All virtual visit provider groups offer some Spanish-speaking physicians, although not in all states. Additional information is available at each virtual visit provider group's website.

Access Virtual Visits:

- ▶ Log in to myuhc.com[®] to learn more
- ▶ Choose from provider sites where you can register and receive care



Access to virtual visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of virtual visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual visits are not an insurance product, health care provider or a health plan. Virtual visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for virtual visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.