

Enjoy On-Demand Health Care

with 24/7 Access to Doctors by Phone or Video



What Teladoc Does for You

General Medical

- Doctors offer a diagnosis, treatment options, and prescription, if medically necessary for a \$0 visit fee
- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections and ear infections
- Includes spouse and dependents — from children to seniors
- U.S. board-certified doctors with an average 20 years practice experience
- If you are caring for an aging parent or loved one, you can provide them access to \$49 visits

Nutrition

- Registered dietitians help you develop a personalized eating plan or manage health conditions like diabetes or high blood pressure
- \$59 per consultation

Dermatology

- Upload images for a quick, convenient, and discreet treatment plan within 2 business days for skin conditions such as rash, acne, psoriasis, suspicious moles, and more
- \$75 per consultation, plus one follow-up question

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How to Set Up your Teladoc Account

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Follow These Steps for 24/7 Virtual Access to a Doctor, When and Where You Need it

Register with Teladoc Before Requesting a Visit

1. From your mobile app or web portal, click on **'Benefit Details'** under Teladoc, and click **'Register'**
2. Create a unique username and password for your Teladoc account to secure your personal health information
3. Enter your medical history
4. Follow the instructions to review and confirm

Add Dependents

In order for your dependents to have access to Teladoc, you must first add them under the "My Dependents" section of the mobile app or web portal. Additionally, dependents over the age of 18 will need to be invited as a user of the mobile app or web portal so they can access their own Teladoc account to complete their Medical History before requesting a visit.

Caring for a Parent or Loved One?

Add parents or adult family members as Care Recipients. Adult Care Recipients will receive an email with authorization instructions, and all Care Recipients must pay \$49 visit fee for consults.



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Teladoc Mental Health and Dermatology

**Enjoy Convenient
Access to Therapists
and Dermatologists
from the Comfort of Home**



• 20% of Americans suffer from a mental health issue

What Teladoc Mental Health and Dermatology Does for You

Therapy

- Establish an ongoing relationship with a licensed therapist through video or phone sessions
- Get support for anxiety, depression, stress/PTSD, panic disorder, grief, family or marriage issues, and more
- Adolescent therapy available for teens ages 13-17, excluding psychiatry
- \$200 first-time visit fee with a psychiatrist, \$95 for all follow up visits with the selected psychiatrist, and \$85 for each visit with a therapist other than a psychiatrist

Dermatology

- A quick, convenient and discreet solution for treating skin conditions such as rash, acne, psoriasis, suspicious moles, and more
- Upload images of your skin issue and receive a response within two days from a licensed dermatologist through Teladoc's online message center
- Prescriptions are sent to your local pharmacy, when medically necessary
- \$75 consult fee, plus one follow-up question



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Mental Health visits are not available 24/7/365 and must be scheduled. Mental Health visits are not available to minors 12 and younger. Mental Health visits with a psychiatrist are not currently available for adolescents ages 13-17. Not all Mental Health specialists will be available in all states. For dermatology consultations, members must complete a Dermatology Intake Form and upload a minimum of three images through the secure message center before each initial consultation.

Health Advocate™ Solutions

Experts Help You Navigate Healthcare and Negotiate Medical Bills

- In-network healthcare prices vary by 300% or more

What Health Advocate Solutions Gives You Access to:

Health Advocacy

- You'll be connected to a Personal Health Advocate who can help:
 - Untangle medical bills and insurance claims
 - Locate doctors specialists, hospitals, dentists, and pharmacies
 - Clarify benefits and answer questions about tests, treatments, and medications
 - Coordinate care among multiple providers
 - Assist with eldercare and related healthcare issues
 - Arrange second opinions
 - Transfer medical records
 - Provide information about generic drug options

Medical Bill Saver™

- Experts who know the ins and outs of billing practices will attempt to negotiate discounts on your behalf, possibly leading to a reduction in your costs
- Receive an easy-to-read personal Savings Results Statement summarizing the outcome and payment terms for successful negotiations

NurseLine™

- Highly trained registered nurses are on-call 24/7 to answer your questions for non-urgent concerns
- Nurses can offer self-care tips, direct you to the appropriate care for immediate attention, or tell you how to ease common problems such as sore shoulder
- Respond to most requests by the next business day
- Have passed rigorous credentialing and completed extensive training



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The Health Advocate program is not health insurance. Health Advocate provides administrative, information and referral type services, through its employees. Health Advocate does not provide medical services and does not recommend treatment. Independent healthcare practitioners, who are not Health Advocate's employees or agents, provide all medical services. In life-threatening emergencies, call 911 or go directly to the nearest hospital emergency room for treatment. If 911 is not available in your area, call the local police or fire department or go directly to the nearest hospital emergency room.

Dental

Powered by Aetna Dental Access®



- Save 15 to 50% on dental care, in most instances**

What Dental Does for You

- Save on dental services such as cleanings, X-rays, crowns, root canals and fillings at over 262,000* available dental practice locations nationwide
- Need specialty dental care? Save on orthodontics and periodontics, too!
- Use the discounts as often as needed
- Use the Dental Price Transparency tool in the mobile app to know exactly what procedures cost before going to the dentist

How your Dental Discounts Compare to Insurance

Insurance isn't the only option when you need dental care. Your dental discounts provide valuable savings for you and your family, with no limit on the number of times you can use them.

	Typical Insurance Coverage	Aetna Dental Access
I reached my annual maximum, but I need to get a filling.	After hitting your maximum with co-pays and deductibles, additional services or procedures will not be covered for the rest of the plan year.	Save 15% to 50% per visit** off cleanings, x-rays, fillings, root canals, and crowns as often as needed.
My son needs braces, but I'm not sure how we can afford that right now.	Dependents may be covered for an additional cost, but orthodontists are not always covered.	Save 15% to 50% per visit** off orthodontic services, with dependents covered at no additional cost.
Ouch! I broke my tooth and need surgery.	Surgeries are not covered until after year one of the plan.	Save 15% to 50% per visit** off surgical procedures with no waiting period.



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*As of April 2020.

**Actual costs and savings vary by provider, service and geographical area.

The discount program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the discount program, and is not an affiliate, agent or principal of the discount program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Vision

See Better Savings on Eye Exams and Eyewear

- Save 10% to 60% on glasses, contacts, eye exams, and more

What Vision Does for You

With your Vision benefit, enjoy savings on:

- **Eyewear & Exams**
 - 20% to 60% off prescription eyewear including most frames, lenses, and specialty items such as tints, coatings, and UV protection
 - 10% to 30% off exams
 - Over 20,000 participating chains including LensCrafters, Pearle Vision, Visionworks, JCPenney, Target, and more
- **Mail Order Contacts**
 - 10% to 40% off contact lenses through America's Eyewear mail order service
- **Laser Surgery**
 - 40% to 50% off the national average cost of LASIK surgery

How your Vision Discounts Compare to Insurance

Insurance isn't the only option when you need vision care. Your vision discounts provide valuable savings for you and your family, with no limit on the number of times you can use them

	Typical Insurance Coverage	Coast to Coast Vision
My prescription changed and I need new eyeglasses	Receive 20% off any amount exceeding your frame allowance	Save 20% to 60% off as many pairs of prescription glasses as you want
I've been wearing glasses for years and want to try contacts now	Receive 15% off a contact exam, but no additional discounts are provided	Save 10% to 40% off brand contacts, and 10% to 30% off eye exams. Even if you've already purchased glasses that year
I'm ready to take the plunge and get Lasik eye surgery	Lasik eye surgery is not covered	Save 40% to 50% off the national average for Lasik eye surgery



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Save on Prescriptions

for the Whole Family,
Including Pets



- Save 10% to 85% on most prescription medications

What NB Rx Does for You

- Receive discounts on thousands of medications at 60,000+ retail pharmacies nationwide, including Walgreens, Target, CVS, and many other independent, national, and regional chains
- Find the best deal by comparing prescription prices at participating pharmacies with our Rx pricing tool located through your mobile app or web portal; then text or email the prescription price to easily cash in your savings at the pharmacy
- My Medicine Cabinet feature allows you to save your prescription search so you can easily refresh pricing for your next refill
- Even if you have insurance, you can present both cards at the pharmacy or research online to receive the lowest price



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Pharmacy discounts are not insurance, not intended as a substitute for insurance, and only available at participating pharmacies.