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New Telemedicine Benefit Offered 9/1 for All Excellus Health Plan Participants

Effective September 1st, 2018, all employees participating in an Excellus Health Plan, their spouses, and dependents will have access to on-demand affordable quality healthcare – anytime, anywhere – through Excellus BlueCross BlueShield’s Telemedicine feature!!

Excellus has partnered with MDLive to give employees access to the care they need through a phone call or video conference (laptop, smart phone, computer) with a licensed physician.

Some common conditions that can be treated via Telemedicine are as follows:

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Ear Infections
- Fever
- Headache
- Insect Bites
- Joint Aches
- Pink Eye
- Rashes
- Respiratory & Sinus Infection

Q: What is Telemedicine?

A: Telemedicine is the use of telephone or video to provide clinical healthcare at a distance.

Q: When is the Telemedicine program available to use?

A: Beginning on September 1st, 2018 and the program can be accessed anytime (24/7/365).

Q: Who are the doctors?

A: On average, participating doctors have 15 years of experience practicing medicine. Doctors may or may not be local, however they will be licensed in your state. Specialties include primary care, pediatrics, emergency, and family medicine. All doctors are able to prescribe medications, though there are dispensing limitations. Medications that are prescribed through the Telemedicine program can be filled at your current pharmacy.

Q: Can I see my primary care doctor?

A: If your doctor chooses to participate with the MDLive provider network (separate from the Excellus provider network), you may see him/her on the list of available providers when you register!

Q: How do I enroll?

A: On or after September 1st, 2018, Excellus plan participants can register online at www.ExcellusBCBS.com/Telemedicine. You can register yourself and anyone who is covered under your plan. Have your Excellus ID card handy. After you are registered, you choose your appointment time and the doctor you want to see. The system provides you with further instructions from there.

Q: What is the cost?

A: Registration is FREE!! For visits, employees on our Classic Blue plan pay \$8, once your deductible is met.¹ Payment is due at the time of visit and can be paid with a credit card.

Q: What are the benefits of Telemedicine compared to the ER, Urgent Care, or my regular primary care physician (PCP)?

A: Convenience and cost are two main advantages of using the Telemedicine benefit. MDLive physicians are available 24 hours a day, 7 days a week, and there is no waiting in a waiting room to see the doctor. The cost of a Telemedicine visit is far less expensive for both you and the health plan in comparison to an emergency room or urgent care visit. On average, an ER visit costs \$1,900 and an Urgent Care visit costs \$300. If you are covered on an Excellus health plan, you pay a copayment or coinsurance for ER or urgent care and the plan pays the rest. You save yourself and the plan money by choosing to use Telemedicine for common conditions.

Consider the following scenarios:

- A single parent of 3 young children wakes up in the middle of the night to a crying baby with a very red ear. A trip to the ER involves bundling up the whole family, getting in the car, and waiting, possibly for up to 3 hours with 3 children (one ill), to be seen by a doctor. They arrive back home at 4 am only to have to be up again at 6 to get everyone ready and to be at work by 8 am after picking up the script from the pharmacy.
 - ***A telemedicine appointment could allow everyone to stay home, the well children to continue sleeping, and the script would be at the pharmacy waiting to be filled when it opened in the morning.***
- You wake up in the morning congested and have a temperature of 100.9. You have to be to work at 10 am but your doctor can't get you in for an appointment until 1:30 pm. You have to take time off work for the doctor's appointment and you aren't sure when you will be done and back to work.
 - ***A telemedicine visit could have been scheduled before you had to be to work, and the script could be picked up at the pharmacy before your start time.***

If you have any questions about this benefit, please contact Excellus at 1-877-253-4797

¹ Once your deductible is met, the cost is 20% of the \$40 visit charge, or \$8.