

**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 \$40-50 • 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)

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.*

 For more information contact your UnitedHealthcare representative.

The cost of virtual visits

- ▶ Claim cost: \$40-50 per each virtual visit
- ▶ Administrative cost: \$0
- ▶ Member cost:
 - 2015: Same cost share as standard office visit
 - 2016: Co-pay plans can be at or below in-office visit rate, depending on client preference



* 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.