



YOUR TELEHEALTH BENEFIT KEEPS GETTING BETTER

Lower costs and expanded services

Your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health plan includes telehealth services from MDLIVE.* Because telehealth is such a convenient and effective option, Blue Cross NC is reducing costs and expanding available services to include mental health and substance abuse support.

Convenient care for your total health

- + **Range of services.** Your telehealth offering includes acute care as well as mental health services and substance abuse support.
- + **Affordable care.** Costs vary depending on your company's benefits and whether you have a copay or deductible/coinsurance plan. Telehealth is typically less expensive than a visit to urgent care.
- + Available 24 hours a day, seven days a week (even holidays) for acute care
- + Low wait times and no appointment needed¹
- + Prescriptions sent electronically to your local pharmacy if needed²
- + On the couch, at work, or traveling – you can use MDLIVE anywhere in the U.S.³
- + Pediatricians available if your child gets sick⁴

Get started today

Whether you've caught a severe cold while traveling, or are dealing with anxiety, depression or substance abuse issues, telehealth services are a great way to get the care you need when you need it.

Sign up for your MDLIVE account today. There are several ways to get started: mobile app, online, by phone or mobile text (see details at right).

Once your account is set up, you can see a board-certified doctor or behavioral health specialist via secure online video from your mobile device or computer. MDLIVE's doctors can diagnose symptoms, prescribe non-narcotic medication¹ and send prescriptions to your pharmacy.

4 ways to sign up today

So it's ready when you need it!



Download the MDLIVE app on your smartphone or tablet



Go to mdlive.com/ncvideodoc and click **"Activate Now"** (and watch a video on how it works)



Call 1-888-657-9982



Text "videodoc" to MDLIVE (635483)

to connect with Sophie, MDLIVE's personal health assistant





Save money.

Extra convenience doesn't mean extra cost. In fact, telehealth runs less than the typical urgent care visit. And if you go to the ER for a non-emergency? Your cost can skyrocket.⁵

With MDLIVE, the cost is transparent. You'll see prices once you log into your account. This means you know what you'll be paying before you start a consult.

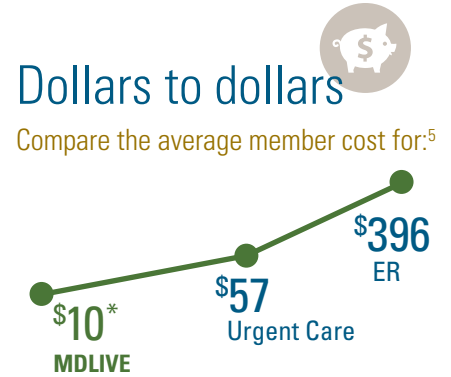
Get quality care.

MDLIVE doctors are board-certified with an average of 15 years' experience. Specialties range from primary care and internal medicine, to pediatrics and family medicine. So, they can treat a wide range of conditions.

And now your telehealth benefit includes behavioral health care services, with consults for mental illness, substance abuse and similar issues.

Trust is also important. You're only shown doctors who are licensed to practice in your state. It's HIPAA-compliant and your personal health information is never shared with your employer.

Keep in mind that telehealth isn't meant to replace your primary care doctor or behavioral health specialist. Instead, think of it as an easy way to get care when common health problems hit. And of course, you should always call 911 for any life-threatening emergencies.



* Low cost care. Costs vary depending on your company's benefits and whether you have a copay or deductible/coinsurance plan.

Happy customers

MDLIVE has a 97% satisfaction rating with 97% saying they would recommend the service.¹

* MDLIVE is an independent company that is solely responsible for the telehealth services it is providing.

1 Quality of Care Management System. MDLIVE: 2017.

2 In some states, laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.

3 Consults can only be held within the United States.

4 Children under 36 months who present with fever must be referred to their pediatrician (medical home), child friendly urgent care center or emergency department for clinical evaluation and care. MDLIVE doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with an MDLIVE doctor.

5 Source: Blue Cross NC Internal Report: Savings Opportunity for Shifting to Telehealth. Figures based on average member copay, deductible and coinsurance payments in 2018 for Blue Cross NC commercial business.

MDLIVE is an independent company that is solely responsible for the telehealth services it is providing. MDLIVE does not offer Blue Cross or Blue Shield products or services. MDLIVE interactive video consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care.

MDLIVE does not replace your primary care doctor and is not an insurance product. MDLIVE is subject to state regulations. MDLIVE does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Health care professionals using the platform have the right to deny care if, based on professional judgment, a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use, visit <https://welcome.mdlive.com/terms-of-use>.

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Acute/Non-emergent Conditions	Behavioral health
+ Allergies	+ Addictions
+ Cough, cold and flu	+ Anxiety
+ Diarrhea	+ Depression
+ Ear problems	+ Grief and loss
+ Fever ⁴	+ Relationship issue
+ Headache	+ And more
+ Insect bite	
+ Nausea and vomiting	
+ Sinus problems	
+ Sore throat	
+ Urinary problems ⁴	
+ And more	

For visit fees or other information, contact your benefit administrator or call **1-888-657-9982**, or visit mdlive.com/ncvideodoc.

Non-Discrimination and Accessibility Notice

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702
Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office
Call: 919-765-1663, 1-888-291-1783 (TTY)
Fax: 919-287-5613
Email: civilrightscoordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C., 20201
Call: 1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available online at:
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

