



ACTIVATE YOUR TELEHEALTH BENEFITS TODAY

For convenient care that's ready to use when you need it

Sunburn at the beach? Stomach bug on Thanksgiving? In a rural area with no doctors nearby? Think you've got the flu but don't feel up to driving to your doctor's office? These are just a few of the reasons people use telehealth. And you can too!

Your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health plan includes telehealth services from MDLIVE.* It's a good option for minor health problems when you can't see your regular doctor. Plus, it's often more convenient and cost-effective than urgent care.

Get started.

Don't wait until you're sick – activate your MDLIVE account now so you're prepared. There are several ways to activate: 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 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.

Skip the waiting room.

Seventy percent of consumers say they're interested in telehealth – and convenience is the top reason.² MDLIVE offers these time-saving benefits:

- + Video consults available 24 hours a day, seven days a week (even holidays)
- + Takes just minutes to connect with an MDLIVE doctor
- + No appointment needed (though you can make one to see a specific doctor)
- + Pediatricians available if your child gets sick
- + If you need a prescription, your MDLIVE doctor can electronically send it to the pharmacy that's close to you¹
- + On the couch, at work, travelling – you can use MDLIVE anywhere in the U.S.³

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

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



BlueCross BlueShield of North Carolina

MDLIVE



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 more than 900%!⁴

With MDLIVE, you'll pay for a video consult the same as an office visit with your primary care doctor. That means:

- + **If your health plan has a copay:** You'll pay the usual copay for a doctor's visit.
- + **If your health plan has a deductible and coinsurance:** You'll pay no more than \$45.

MDLIVE accepts most major credit and debit cards. It's also a qualified expense for HSA, HRA and FSA accounts.

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.

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. 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.

MDLIVE can handle many non-emergency health problems:

- | | | |
|-----------------------|-------------------------|--|
| + Acne | + Fever ⁶ | + Sinus problems |
| + Allergies | + Headache | + Sore throat |
| + Asthma | + Insect bite | + Urinary problems and UTIs ⁶ |
| + Constipation | + Joint aches and pains | + And more |
| + Cough, cold and flu | + Nausea and vomiting | |
| + Diarrhea | + Pink eye | |
| + Ear problems | + Rash | |

Questions? Call **1-888-657-9982**, or visit mdlive.com/ncvideodoc.

Dollars to dollars

Compare the average member cost for:⁴



Happy customers

MDLIVE has a 97% satisfaction rating with 97% saying they would recommend the service.⁵

1 In some states, laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.
 2 "2017 Consumer Survey on Virtual Health." Accenture. Online: www.accenture.com/us-en/insight-voting-virtual-health-survey (Accessed May 2017).
 3 Consults not available outside the United States.
 4 Source: Blue Cross NC Internal Report: Savings Opportunity for Shifting to Telehealth. Figures based on average member copay, deductible and coinsurance payments in 2017 for Blue Cross NC commercial business.
 5 Quality of Care Management System. MDLIVE: 2017.
 6 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.
 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>. BLUE CROSS®, BLUE SHIELD®, and the Cross and Shield symbols are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. All other marks are the property of their respective owners. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. UT13145b, 10/18

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, audio, accessible electronic formats, other formats.)
- + 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, contact:

Customer Service

Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

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

E-mail: civilrightscordinator@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. **Call Customer Service: 1-888-206-4697.**

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.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY: 1-800-442-7028)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-206-4697. المبرقة الكاتبة: 1-800-442-7028.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ: ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ៖ 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028)まで、お電話にてご連絡ください。