

# Seeing a doctor may now be easier

Oxford members<sup>1</sup> can now take advantage of a simplified virtual visit using [myuhc.com](https://myuhc.com)<sup>®</sup> or the UnitedHealthcare<sup>®</sup> app.<sup>2</sup>

## A convenient and faster way to see a doc

With a 24/7 Virtual Visit, employees and their covered family members can see and speak to a doctor anywhere, anytime on a mobile device<sup>3</sup> or computer. No appointment is necessary — and a virtual visit usually takes less than 20 minutes.<sup>4</sup> Doctors are able to diagnose a wide range of nonemergency medical conditions and prescribe medications. If needed, a prescription can be sent to the member's local pharmacy.<sup>5</sup>

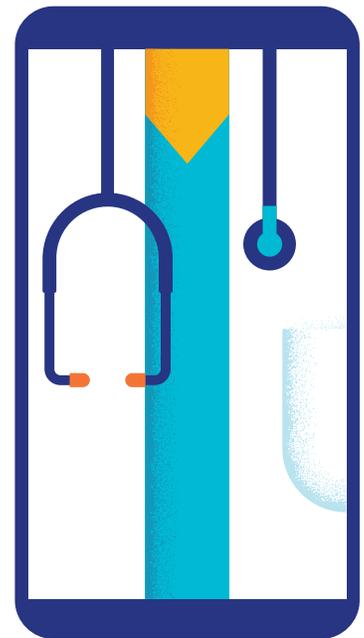


### No additional administrative costs

24/7 Virtual Visits are fully integrated with Oxford benefit plans and are provided at no additional administrative cost to you, the employer.

### 24/7 Virtual Visits may help save time and money

It's been estimated that 25% of ER visits could be addressed with a virtual doctor visit.<sup>6</sup>



continued

## Understanding virtual visits

24/7 Virtual Visits are covered under Oxford benefit plans with some member cost-share. Member cost-share is based on the benefit plan as follows:<sup>7</sup>

Benefit Plan	24/7 Virtual Visit Benefit
High-deductible health plan	<ul style="list-style-type: none"><li>• Follows standard medical plan rules</li><li>• Member pays full cost of the visit until deductible is met</li><li>• Each visit cost is generally less than \$50<sup>8</sup></li><li>• Once the deductible is met, the member pays their coinsurance or cost-share under their medical plan rules</li><li>• Once the out-of-pocket limit is met, the member pays \$0</li></ul>
Coinsurance and deductible health plan	<ul style="list-style-type: none"><li>• Follows standard medical plan rules</li><li>• Member pays the same member cost-share percentage, pre- and post-deductible</li><li>• Once the out-of-pocket limit is met, the member pays \$0</li></ul>
Cost-share health plan	<ul style="list-style-type: none"><li>• Can be set to the same cost-share level as an office visit</li></ul> <b>OR</b> <ul style="list-style-type: none"><li>• A lesser cost-share than the standard office visit</li><li>• Self-funded (ASO) plans can specify participant cost-sharing</li></ul>

The provider groups we contract with for virtual visits are aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines. Contracted provider groups are currently operating in all 50 states and the District of Columbia.<sup>9</sup>

## Contact your Oxford representative for additional information



### The cost of a virtual visit

#### Administrative cost

No additional administrative costs.

#### Claim cost

Generally less than \$50 per visit.<sup>8</sup>

#### Member cost

Cost-share plans can be at or below an in-office visit rate, depending on client preference.

For fully insured clients, member cost-share/copay amounts are based on the Oxford medical benefits product offering in their state.

#### Employer cost

With administrative services only (ASO) plans, clients pay the normal difference between the member's (plan participant's) cost-share amount and the total claim cost.

<sup>1</sup> This also includes plan participants of a self-funded plan administered by Oxford.

<sup>2</sup> The UnitedHealthcare® app is available for download for iPhone® and Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

<sup>3</sup> Data rates may apply.

<sup>4</sup> Average times based on monthly data reports from virtual doctor visit providers.

<sup>5</sup> Certain prescriptions may not be available, and other restrictions may apply.

<sup>6</sup> Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a virtual visit, PCP or urgent/convenient care setting.

<sup>7</sup> 24/7 Virtual Visits are not included with Oxford Preventive Plans.

<sup>8</sup> The designated Virtual Visit provider's reduced rate for a Virtual Visit is subject to change at any time.

<sup>9</sup> Contracted Virtual Visit provider groups may vary by state and are subject to changes dependent on state laws and regulations.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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 or for all members/plan participants. Check your benefit plan to determine if these services are available.

May not be included with all self-funded (ASO) plans. Refer to your plan documents to confirm eligibility.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. and Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.