Fully Coordinated Virtual First Care

A New Type of Health Plan

You have access to a new type of health plan as part of your employee health benefits: myVirtualCare Access, care by Teladoc HealthSM.

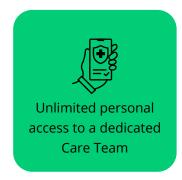
With myVirtualCare, you receive care virtually first. This virtual care includes your doctor visits, wellness and prevention, non-emergency urgent care, mental health care, and more.

The myVirtualCare plan is different than other plan options in these main ways:









How You Get Care and Connect with Your Doctor

With myVirtualCare, you choose your Teladoc Health virtual primary care doctor and connect with them via phone or video, rather than in-person. You only go into an office or facility for care that can't be provided virtually.

Your virtual primary care doctor is where you start for all non-emergency care.* Your primary care doctor will coordinate all in-person care and make any referrals you may need. In-person care is available without referral at a higher out-of-pocket cost.





Unlimited Care Team Access



With the myVirtualCare plan, you are assigned a dedicated Care Team of nurses and medical assistants upon your first visit with your Teladoc Health primary care doctor. Your Care Team can help schedule any needed in-person care with an in-network Cigna provider, send you reminders, answer any questions you may have, and work with your doctor to help develop a care plan to improve your overall health.

You have unlimited access to your Care Team. They are available to support you and your health between visits with your primary care doctor.

With an expert Care Team on your side, you will have a clear direction for your health. They will help you know exactly what to do after each visit with your primary doctor and can offer you support at every step of your care journey.

You'll learn how to connect with your Care Team later in this guide.



Low Out-of-Pocket Cost to You

myVirtualCare offers lower out-of-pocket costs than a typical "in-person" plan and includes many additional services at no out-of-pocket cost to you.

If you select the myVirtualCare plan, you aren't required to see a doctor virtually. But if you don't use your virtual Teladoc Health doctor, you will have a deductible to meet, higher out-of-pocket costs, and you will lose access to your Care Team.

Services and Support Included in the Plan

Beyond virtual primary care, myVirtualCare includes these other virtual care services via Teladoc Health at no out-of-pocket cost to you:

Mental Health Care

Talk to a board-certified psychiatrist, licensed psychologist, therapist, or counselor of your choice by phone or video for support with stress, anxiety, depression, grief, relationship issues, and more

Mental Health Support

In addition to clinical visits with mental healthcare providers, myVirtualCare also includes mental health coaching and support programs

24/7 Non-Emergency Care

Speak to a doctor from the comfort of home—or anywhere—day or night, for conditions like allergies, flu, cough, infections, sore throat, bronchitis, pink eye, arthritis, back pain, rash, and sinus problems

Expert Medical Opinion

Get medical advice from leading medical experts. Whether you need medical questions answered, a diagnosis double-checked, help deciding on a treatment plan, or guidance about a surgery, the specialists can help give you confidence that you are on the right path to better health outcomes

Chronic Condition Support

Get 1-on-1 personal support monitoring and managing diabetes and hypertension with connected blood glucose and blood pressure monitors

Dermatology

Start a virtual consult anytime with a U.S. boardcertified dermatologists. In 24 hours or less, you'll get a diagnosis, customized treatment plan, and prescriptions if needed for eczema, psoriasis, rashes, acne, and other skin conditions

Nutrition

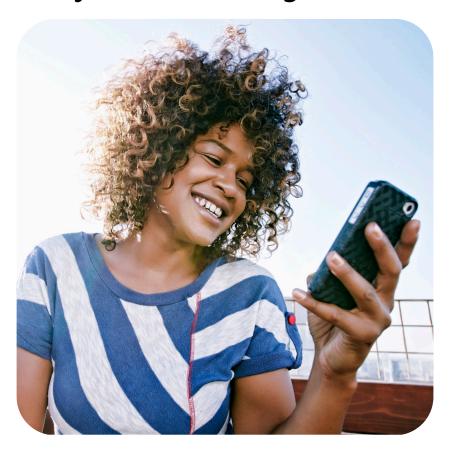
Talk to a registered dietitian by phone or video for help with staying healthy, eating right, or managing a health condition like diabetes or high blood pressure

Back and Joint Care

Receive personalized digital support from a certified health coach for help with sports/work injuries, chronic pain, prolonged sitting, and more



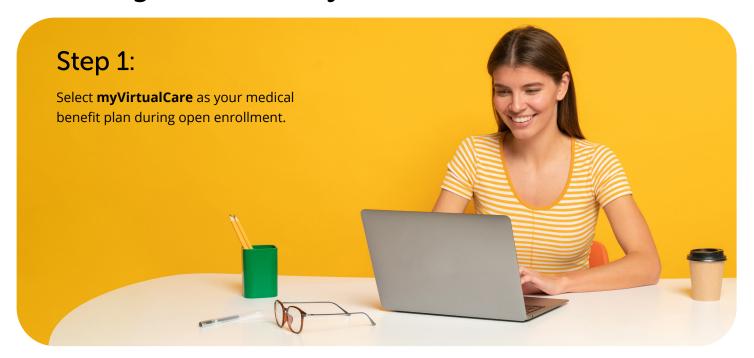
Is myVirtualCare Right for You?



myVirtualCare was designed for people who need:

- Lower out-of-pocket healthcare costs
- Flexible and easy access to quality care without long wait times or traveling to the doctor's office
- An easy-to-use central hub for many of their care needs
- Fast access to healthcare professionals to answer questions and coordinate their care
- To build a relationship with a primary care doctor, mental health professional, dermatologist, or nutritionist

Selecting Your Primary Care Doctor

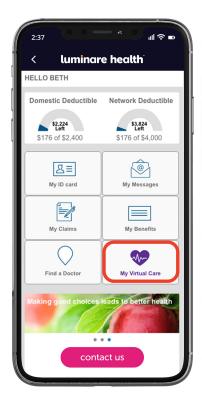


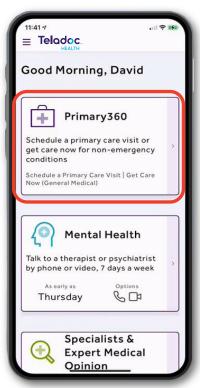
Step 2:

Download the myVirtualCareAccess mobile app or go to

myVirtualCareAccess.com. After registering and logging in, click on the myVirtualCare tile. Click on Primary360 to select your primary care doctor. You can also select other types of providers too, including mental health professionals.

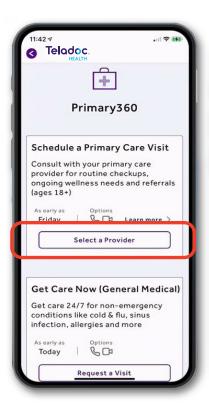
Filter doctors based on gender, language spoken, specialties, and more. Before making your choice, you can view a doctor's profile. You can change doctors in the future if you want.

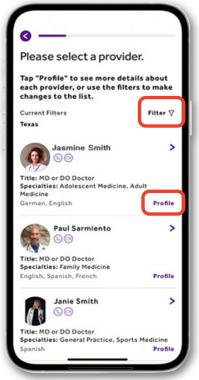






Download the myVirtualCare Access app from the App Store or Google Play.





Step 3:

Follow the on-screen prompts to easily schedule your first appointment with your doctor. New patients usually have a wait time of less than 7 days to see their doctor.*

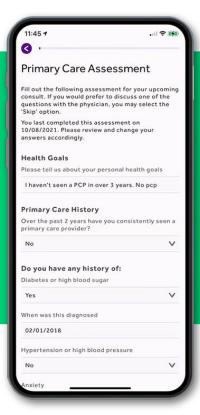


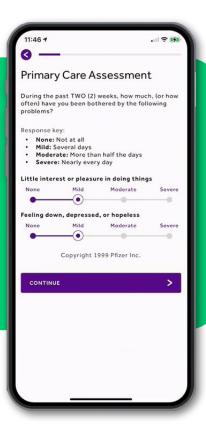




Step 4:

After scheduling your first appointment, you'll be asked to answer some questions about your health. Answering these questions honestly helps your doctor and Care Team give you the best care possible.





*Your primary care doctor will be available during normal office hours. For non-emergency care outside of office hours, you can get care from the first doctor available through myVirtualCare's 24/7 care option.

Step 5:

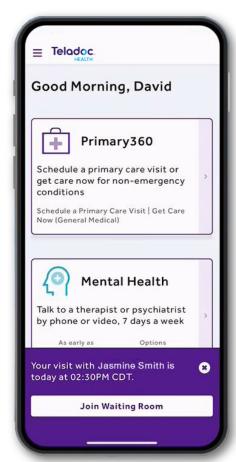
You will receive a free blood pressure and heart rate monitor in the mail ahead of your first visit. Using this monitor ahead of your first visit will help your doctor get a better picture of your health.



NOTE: The monitor you receive may be slightly different than the model shown here.

Step 6:

Log on to the myVirtualCareAccess app or myVirtualCareAccess. com shortly before your visit. After logging in, click on the myVirtualCare tile. Your doctor will join you when it's your scheduled time. Your doctor will discuss the information you submitted before your visit and any other health concerns you have.





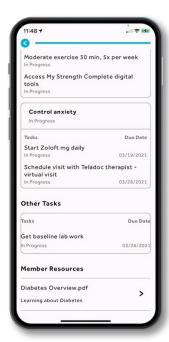
Step 7:

After your visit, your doctor will finalize your care plan and upload it to your member portal, which you can access via myVirtualCareAccess.com or the mobile app.

Your care plan will include all the recommendations you discussed during your visit. If your doctor wrote you a prescription for a medication, you will see it in your care plan and can pick it up at the pharmacy of your choice.

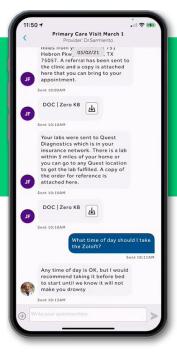
If your doctor wants you to have any in-person tests, those orders will appear in care plan. Your Care Team can schedule the tests for you at an Cigna in-network facility near you.





Step 8:

You can message your Care Team as often as you'd like right from the app or myVirtualCareAccess.com. They are here for you.



*Your primary care doctor will be available during normal office hours. For non-emergency care outside of office hours, you can get care from the first doctor available. For emergencies, always call 911. Luminare Health is not a provider of healthcare services and, therefore, cannot guarantee any results or outcomes. Participating physicians, hospitals, and other healthcare providers are independent contractors and are neither agents nor employees of Luminare. Luminare is not affiliated with Teladoc Health.

If you have questions, please call the number located at the top of your ID card.

