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IMPORTANT NOTICE

Summary of Material Modifications

TO: Participants and Beneficiaries of the North Central States Regional Council of Carpenters' Health Fund

FROM: The Board of Trustees of the North Central States Regional Council of Carpenters' Health Fund

DATE: October 27, 2016

The Board of Trustees of the North Central States Regional Council of Carpenters' Health Fund has amended the Summary Plan Description and Plan Document as indicated below.

Effective November 1, 2016, the Plan will cover telemedicine services provided through LiveHealth Online. LiveHealth Online lets you talk face-to-face with a doctor through your mobile device or a computer with a webcam. Using LiveHealth Online for common health concerns such as colds, flu, fevers, rashes and allergies is faster and more convenient than visiting an urgent care center and saves you money because it is provided at NO cost to you.

LiveHealth Online is available to you and your dependents (adults and children) and can treat most common non-emergency medical issues. LiveHealth Online should not be used for emergency care. LiveHealth Online physicians can write prescriptions when medically necessary, but narcotics and pain medications are excluded from this program. Additional details about LiveHealth Online are outlined in the enclosed brochure.

To use LiveHealth Online, go to www.livehealthonline.com or download the app (available for Apple, Android, and Kindle). Doctors are available on LiveHealth Online at your convenience, 24 hours a day, 7 days a week, 365 days a year.

If you have any questions about this new program, please contact the Claims Department at 1-800-424-3405 or call LiveHealth Online at 1-855-603-7985. You may also contact LiveHealth Online via e-mail at customersupport@livehealthonline.com.

Frequently asked questions

What is LiveHealth Online?

With LiveHealth Online, you have a doctor by your side 24/7. LiveHealth Online lets you talk face-to-face with a doctor through your mobile device or a computer with a webcam. No appointments, no driving and no waiting at an urgent care center.

Use LiveHealth Online for common health concerns like colds, the flu, fevers, rashes, infections, allergies and more! It's faster, easier and more convenient than a visit to an urgent care center.

Why would I use LiveHealth Online instead of going to visit my doctor in person?

LiveHealth Online is not meant to replace your primary care physician. Its a convenient option for care when your physician is not available, LiveHealth Online connects you with a board-certified doctor in just a couple of minutes. Plus, you can get a LiveHealth Online visit summary from the *MyHealth* tab to print, email or fax to your primary doctor.

LiveHealth Online should not be used for emergency care. If you experience a medical emergency, call **911** immediately.

When is LiveHealth Online available?

Doctors are available on LiveHealth Online 24/7, 365 days a year.

Is there a LiveHealth Online app that I can download to my smartphone?

Yes, to use a mobile device, search for LiveHealth Online in the App Store[®] or on Google Play[™]. To learn what mobile devices are supported and get instructions, go to livehealthonline.com and select **Frequently asked questions** under the *How it works* tab.

Do doctors have access to my health information?

Sometimes – it depends on whether or not you set up an account. With a LiveHealth Online account, you can allow doctors to access and review your health information from past visits. Also, to help keep track of your own health information, you can self-report it at livehealthonline.com. Once you sign in, go to the *MyHealth* tab and then select **Health Record**.

How does LiveHealth Online work?

When you need to see a doctor, simply go to livehealthonline.com or access the LiveHealth Online mobile app. Select the state you are located in and answer a few questions.

Establishing an account allows you to securely store your personal and health information. Plus, you can easily connect with doctors in the future, share your health history and schedule online visits at times that fit your schedule.

Once connected, you can talk and interact with the doctor as if you were in a private exam room.

How long does a LiveHealth Online session with a doctor usually last?

A typical LiveHealth Online session lasts about 10 minutes.

How much does it cost to use LiveHealth Online?

Online medical doctor visit is covered at 100%, not subject to deductible or copay.

Will I be charged more if I use LiveHealth Online on weekends, holidays or at night?

No, the cost is the same.

Can I get online care from a doctor if I'm traveling or in another state?

Yes, just make sure to select the state you're in under *My Location* and you'll only see doctors licensed to treat you in that state. Don't forget to change your state back when you get home.

Why do some states offer prescriptions after my visit and other states don't?

Some state laws and regulations require a face-to-face visit before allowing prescriptions. Every state is

different. The laws may change, so check the LiveHealth Online Availability page to see if there have been changes in your state.

Please note that doctors using LiveHealth Online are not able to prescribe controlled substances or lifestyle drugs.

Do I have what I need to access doctors through LiveHealth Online?

You will need high-speed Internet access, a webcam or built-in camera with audio capability. To learn what computer hardware and software you need, go to livehealthonline.com and select **Frequently asked questions** under the *How it works* tab.

Who do I get in touch with if I still have questions?

You can email, customersupport@livehealthonline.com or call toll free at 1-855-603-7985.

If you send us an email, please be sure to include:

- Your name
- Your email
- A phone number where you can be reached



LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc.; HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.