

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

April 2020

**To: ALL PLAN PARTICIPANTS OF THE
MICHIGAN CARPENTERS' HEALTH CARE FUND**

**Re: Summary of Material Modification
Blue Cross Online Visits – Effective April 1, 2020**

Dear Participant:

In light of the health emergency created by the Coronavirus (COVID-19), we have temporarily added *Blue Cross Online Visits* to assist you with accessing medical care. This benefit is available to you from *April 1, 2020 to August 31, 2020*.

Below are questions and answers that summarize our temporary change.

Q: What is Blue Cross Online Visits?

A. Blue Cross Online Visits allows you and your dependents to access medical, therapy and psychiatric treatment via an online or telephonic platform that connects you to approved doctors.

Blue Cross Online Visits can be accessed in instances when you need care and

- your primary doctor isn't available;
- you cannot leave your home or workplace;
- you are on vacation or traveling for work; or
- you are in need of after-hours care.

Note: Using Blue Cross Online Visits does **not** replace your primary care provider.

Q: Who is eligible for Blue Cross Online Visits?

A: All Participants, Retirees and their dependents are eligible.

However, if you are enrolled in the Fund's *Minimum Coverage Plan*, you and your dependents are *ineligible* for this benefit.

Q. How can I access Blue Cross Online Visits?

A. You can access Blue Cross Online Visits in a variety of ways:

- Mobile – Download BCBSM's Online Visits App (for iPhone, Android and iPad)
- Web - Go to bcbsmonlinevisits.com
- Phone – Call 1-844-606-1608

(See Reverse Side)

Q: Do I have to register?

A: **Yes.** Prior to your first service, you must create an online account and provide certain medical information. If you need assistance in enrolling, call 1-844-606-1608.

Q: Do I have out-of-pocket costs under this program?

A: **Yes.** Your out-of-pocket cost depends on the service you use. Cost-sharing amounts are:

- **Medical Services - \$0 copayment**
- Therapy Services – 20% co-insurance after deductible
- Psychiatry Services – 20% co-insurance after deductible

Note: Cost-sharing amounts are due at the time of service.

Q: What are the wait times?

A: Due to increased usage because of COVID-19, the current wait time may be up to 60 minutes. Generally, wait times are 10 minutes or less.

Q: Can I use this program for all of my medical needs?

A: **No.** You should only use Blue Cross Online Visits for minor, non-emergency services such as the common cold, sinus and respiratory infections, earaches, sore throats, etc. Online visits should **not** be used for life-threatening or serious medical conditions.

Q: What kind of therapy and psychiatric services are offered?

A: Services include the ability to speak with a professional about daily challenges, such as anxiety, depression, grief and insomnia. Therapists use talk therapy, while psychiatrists can conduct diagnostic interviews and manage medications.

Note: Certain age limits apply to therapy and/or psychiatry services. An appointment is also required.

Q: What kind of doctors are in the network?

A: Doctors who are:

- U.S. Board-certified and experienced in pediatrics, family medicine, etc.
- Master and doctoral level behavioral health clinicians including fully-licensed psychologists and clinical social workers.
- Psychiatrists trained in telehealth and board-certified in psychiatry or neurology.
- Doctors who are licensed in the state where you receive services.

Q: Can network doctors prescribe prescriptions?

A: Yes. If the doctor determines that a prescription is medically necessary, the doctor will send an electronic prescription to the pharmacy of your choice.

Note: Your plan's prescription drug copayments/coinsurance applies and will be due at the time you pick up your prescription.

If you have any questions about Blue Cross Online Visits, please contact Blue Cross Online Visits customer service at 1-844-606-1608.

Sincerely,

Board of Trustees of the Michigan Carpenters' Health Care Fund