



SUMMARY PLAN DOCUMENT

TELADOC MEDICAL EXPERTS

EXPERT MEDICAL SERVICES

Program Description: Through Teladoc Medical Experts, Teladoc Health provides guidance and recommendations through a vast network of world-renowned experts to help members make confident decisions for a wide range of medical concerns including clarity around a new diagnosis, exploring treatment options, seeking answers for undiagnosed conditions or finding the right medical resources.

Teladoc Medical Experts is a virtual service, all communication is managed by phone and secure email. After completion of a consent form, all interaction is with our care team and physician who takes a medical history, collects appropriate medical records (including imaging and pathology, if indicated) with the member's approval, solicits expert(s) to provide a written recommendation and shares the expert report with the member. In some instances, because of time or lack of available records, Teladoc physicians will provide guidance and education to the member.

Consultative in nature, the service does not replace existing relationships with the treating physician and team, it is designed as a supplement. The service is offered to members at no cost and is completely voluntary. Member reports are provided directly to the member (member's representative). The Teladoc Medical Experts report will be shared with treating providers or others at the request of the member.

Summary Plan Description:

Benefit:

- Teladoc Medical Experts is a no-cost, voluntary benefit that provides guidance and recommendation to members for a wide range of medical conditions from back and joint pain to chronic conditions to complex behavioral health conditions and life-threatening illnesses.
- Eligible: All benefit-eligible employees and dependents (including extended dependents – children, spouses, parents, parents-in-law, grandparents, grandparents-in-law, siblings and grandchildren).

Description of Expert Medical Services:

- **Find a Doctor:** Teladoc identifies for one or more expert specialist located within your geographic area who treat your specific condition. The expert specialist list is Teladoc's proprietary database of more than 50,000 physicians across 450 specialties and subspecialties. Physicians on this list are clinically and academically accomplished, affiliated with national and

global centers of excellence, and are leading medical practitioners, researchers, and/or teachers.

- **Expert Medical Opinion:** an Expert Specialist reviews your diagnosis and/or treatment plan and provides a detailed recommendation. Teladoc collects all your records, images, and test samples and provides them to an Expert Specialist for review. The Expert Specialist reviews everything in detail and creates a comprehensive report, either confirming your diagnosis/treatment or recommending a change. You can use this report to bring back to your treating physician to help make treatment decisions.
- **Critical Care Expert Medical Opinion:** an Expert Medical Opinion as described above but for individuals in an in-patient medical setting experiencing a traumatic or catastrophic event such as traumatic brain injury, spinal cord injury, multi-organ failure, serious burns, or premature birth. With a Critical Care Expert Medical Opinion, Teladoc will address, in real time, immediate and highly complex needs. Critical Care Expert Medical Opinion is available 24x7x365.
- **Behavioral Health Navigator:** an Expert Medical Opinion as described above but for individuals with complex behavioral health conditions. Carefully selected Expert Psychiatrists review your diagnosis and treatment plan and create a comprehensive report, either confirming what you've been told or recommending a change. A customized action plan is created for you and a Teladoc Navigator is assigned to help you find the best care and take recommended actions. You can also bring this action plan back to your treating behavioral health specialist.
- **Treatment Decision Support:** Teladoc provides you with health coaching and information to help you make decisions about your treatment options. A dedicated Teladoc Member Advocate will have an in-depth discussion with you about your medical condition and the questions you have about your treatment plan. The Teladoc Member Advocate recommends relevant trainings from an online collection of easy-to-follow, interactive educational resources. You will receive a written summary of all Treatment Decision Support coaching calls and questions to ask when discussing options with your treating physician.
- **Medical Records eSummarySM:** Teladoc will collect all of your medical records, prepare a summary of the records, and provide written suggestions to address your health issues in the coming 12-18 months.