

For employers

See a
doctor
online
anytime.

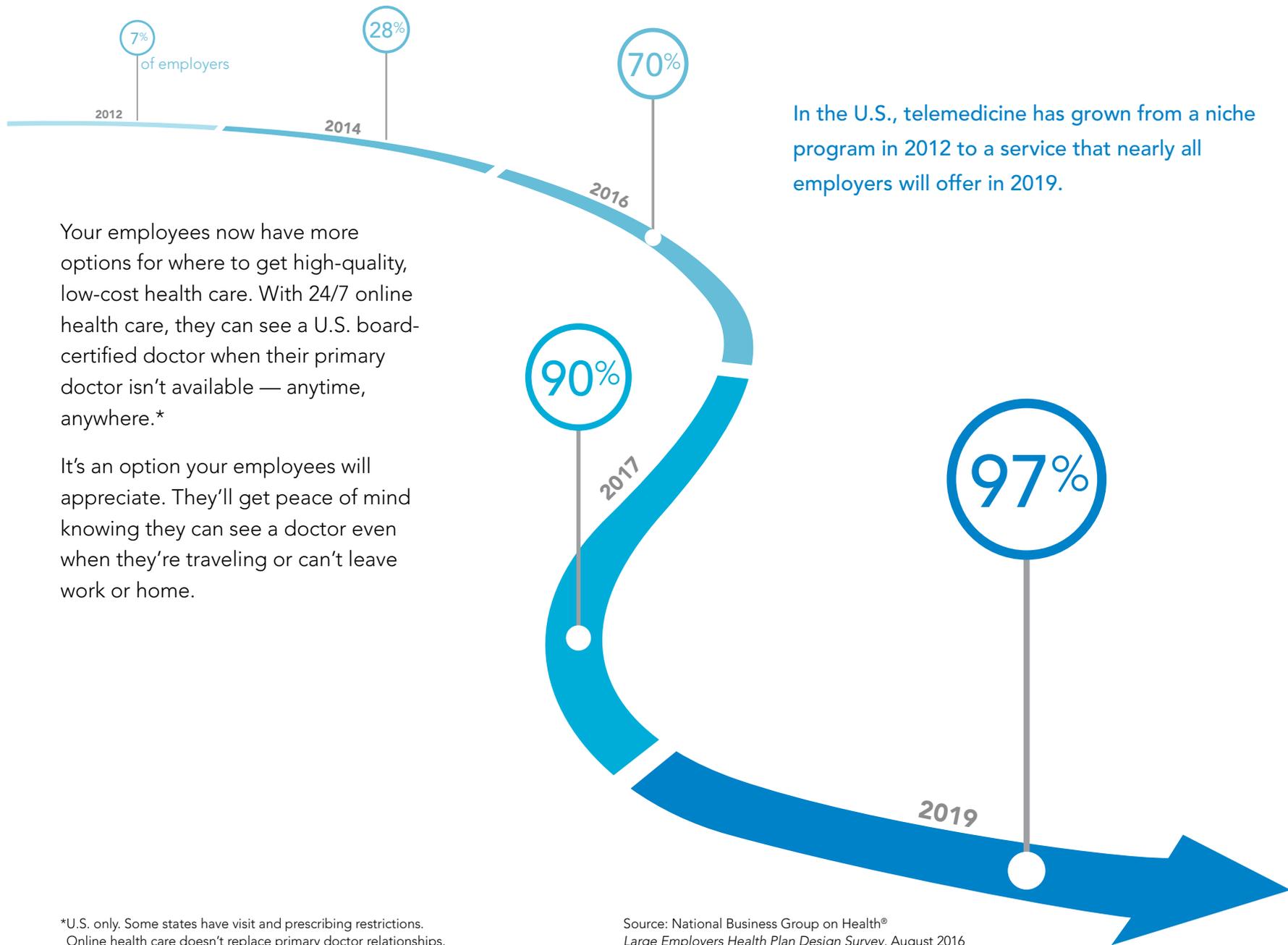


Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®

24/7 online health care

POWERED BY AMERICAN WELL®



In the U.S., telemedicine has grown from a niche program in 2012 to a service that nearly all employers will offer in 2019.

Your employees now have more options for where to get high-quality, low-cost health care. With 24/7 online health care, they can see a U.S. board-certified doctor when their primary doctor isn't available — anytime, anywhere.*

It's an option your employees will appreciate. They'll get peace of mind knowing they can see a doctor even when they're traveling or can't leave work or home.

*U.S. only. Some states have visit and prescribing restrictions. Online health care doesn't replace primary doctor relationships.

Source: National Business Group on Health®
Large Employers Health Plan Design Survey, August 2016



Value. Convenience.

When their doctor isn't available, 24/7 online health care gives your employees another choice for affordable care for minor illnesses, such as colds, the flu, seasonal allergies, sore throats, sprains and more.

- Everyone on your employees' plans can use it, including children.
- Your employees have access to care through a secure, web-based video application that's compliant with the Health Insurance Portability and Accountability Act.
- Eligibility is verified in real time, payment is collected at time of service, and claims are submitted electronically.
- Your employees can view their online health care claims records through their **bcbsm.com** member account.

Easy to use

Using face-to-face online video from a smartphone, tablet or computer, your employees interact with American Well's doctors. After they've signed up for their user account at **bcbsm.amwell.com**, they simply need about 15 minutes to:

1. Launch the Amwell™ app or website, and log in to their account.
2. Choose a doctor and enter their payment information.
3. Meet with the doctor online. While a visit may last as long as needed, the average time spent with a doctor is 10 minutes.

After their visit, your employees can share a summary with their primary care doctor.

American Well doctors may write prescriptions, if appropriate. They won't write prescriptions for controlled substances or lifestyle medications.

Your employees will need a service key to enroll.

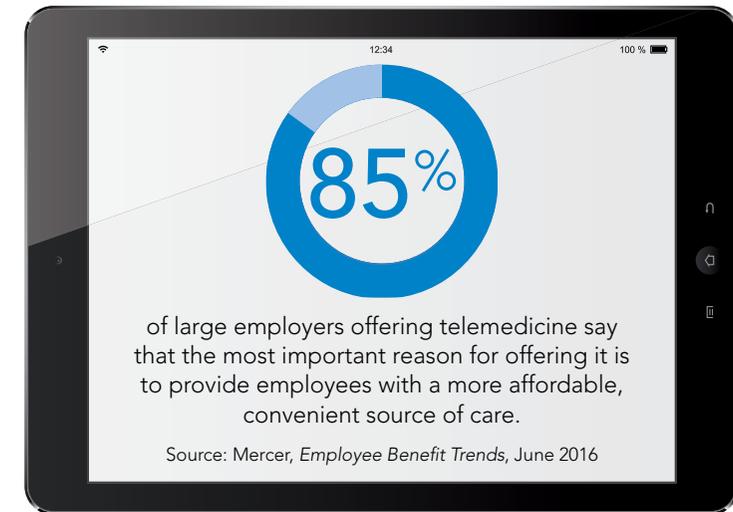
The service key is important because it ensures your employees see the correct costs and services.

Your employees use an assigned service key, along with their health care plan information, when creating their **bcbsm.amwell.com** accounts.

The service key is **BCBSM**.

Availability

Some states have visit and prescribing restrictions. To see the current availability map, visit info.americanwell.com/where-can-i-see-a-doctor-online.



Take advantage of our employee communications toolkit

It'll help you drive enrollment. It has everything you need to educate your employees and promote this service in your workplace:

- Communications best practices
- Fliers, frequently asked questions, posters, postcards and wallet cards
- Email and newsletter templates
- Web banners and buttons, digital message board signs

Download the toolkit at bcbsm.com/engage.

To request printed materials or learn more about 24/7 online health care, contact your Blue Cross or BCN sales representative or contracted agent.



Affordable.

Meet your strategic business needs by lowering your health care costs. Online visits provide your employees a valuable option for choosing affordable care in an appropriate care setting when their doctor isn't available.

About American Well's online practice group and doctors

All American Well doctors are in the Blue Cross and BCN network when your employees use online health care through the Amwell app or website. These doctors are telehealth experts that are U.S. board-certified, licensed and credentialed and typically have been practicing medicine for 10 to 15 years. They meet National Committee for Quality Assurance and URAC® accreditation standards, follow clinical, governance and best practice standards.



Flexible plan designs

Type of group	Administrative fee
Self-funded: With 51 or more eligible employees	<ul style="list-style-type: none"> • Online health care is optional. • With an opt-in, the administrative fee is 20 cents per contract per month. • The maximum group claim cost is \$49 per visit, minus the applicable employee cost share. • Set cost share for your employees.
Self-funded: With 25 to 49 eligible employees*	<ul style="list-style-type: none"> • Online health care is included in your premium. • The maximum group claim cost is \$49 per visit, minus the applicable employee cost share. • Employee cost share is the same as the primary doctor office visit cost share.
Fully insured	<ul style="list-style-type: none"> • Online health care is included in your premium. • Employee cost share matches the primary doctor office visit cost share.

* Blue Cross only

For more information about 24/7 online health care, contact your Blue Cross or BCN sales representative or contracted agent.



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