Finding a Provider & Steps to Using Your Insurance

ConciergeCare counselors can recommend a variety of health care provider options and help you choose based on past performance with other members, as well as several other factors including efficiency, quality of care, treatment protocols and fair pricing. Please give us a call at: +1-855-773-7810 or +1-786-453-4008. You can also send us an e-mail to <u>Conciergecare@payerfusion.com</u>; we would be happy to help you find a provider that is best suited for you and fairly priced.

Our online provider search can be found on our website, <u>www.wellaway.com/en/providers/</u>.

Finding a Provider

The UnitedHealthcare Global network is available under your coverage. In order to maximize your benefits and pay the least out of pocket, we urge our members to use UnitedHealthcare's Premium Care Physicians and In-network facilities. We recommend you read the <u>UnitedHealthcare Member Guide</u>.

Staying within your policy's network of providers will control your medical expenses while living in the U.S. Your ConciergeCare counselor or a UnitedHealthcare Global representative can suggest an innetwork provider that offers the same services as a provider outside the plan's network. Using an out of network provider is more costly for you.

ConciergeCare +1-855-773-7810 or Conciergecare@payerfusion.com.

Steps to Using Your Insurance

Step 1 - Stay In-Network: Find an in-network provider. Call or email ConciergeCare for help or use the provider search tool.

Step 2 - Know Your Costs: Determine if your visit or procedure requires pre-authorization, copayments or co-insurance. Many doctor's offices will contact your insurance company directly to preapprove the visit or procedure and confirm patient responsibility. We highly recommend that you ask your doctor to do this before your visit. If ConciergeCare assists you in making the appointment, this will be taken care of for you.

Step 3 - Show Your Member ID and Confirm Your Information: Once you have confirmed with your doctor's office or WellAway that your visit is covered and it's time to see the doctor, be sure to present your ID card at the time of your visit. They may already have a copy on file but be sure to confirm they have all the correct information.

Step 4 - Pay Your Member Responsibility: You may have a deductible, a co-payment or coinsurance due. Please pay what is owed on your behalf and we will take care of handling your claim thereafter.

Teladoc

You should have received a member package from Teladoc in the mail. Your benefits with Teladoc are specified in your Summary of Benefits within your Policy Terms and Conditions. Teladoc representatives also know your benefits and can give you these details when you are seeking care. Call 1-800-TELADOC (835-2362) or register online by following the instructions on the next page.

	In-Network	Out-of-Network	Outside the USA
 Teladoc Consultation Applicable in the United States Not Subject to Deductible and Coinsurance Coverage for a Teladoc Consultation is not a determination that any specific condition discussed, raised or identified during such consultation is covered under this Policy. WellAway reserves the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Teladoc Consultation where the Illness or Injury is directly or indirectly related to any Pre-Existing Condition or is otherwise excluded under this Policy. 	100%	N/A	N/A

With Teladoc, you can:

- Talk to a doctor anytime, when you are in the USA.
- Receive quality care via phone, video or mobile app.
- Prompt treatment. Talk to your doctor in minutes.
- A network of doctors that can treat every member of the family.
- Prescriptions sent to pharmacy of choice if medically necessary.
- Teladoc is less expensive than the ER or urgent care.

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems



WellAway





Get started with Teladoc

It's quick and easy to set up your account online. Simply visit the Teladoc[®] website, click **"Set up account,"** and then follow the instructions below.

TELADOC.		
> Confirm Benefits	> Create Account	> GetCare
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We need just a few pieces of information to co same	nfrm your benefits. Rease make sure that the as that on the record with your health plan	e personal information you enter is the
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I. Confirm benefits

Provide some information about yourself to confirm your eligibility.

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0 14/1	benefits provider is		100	
O Lo	iok me up using my health or insuran	nce provider		
		Common		

2. Benefit confirmation

We'll confirm that we found your benefits. Click "CONTINUE" and finish creating your account.

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Talk to a doctor anytime for free

Visit Teladoc.com | Download the app

Download on the App Store Google Play

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Get started with Teladoc

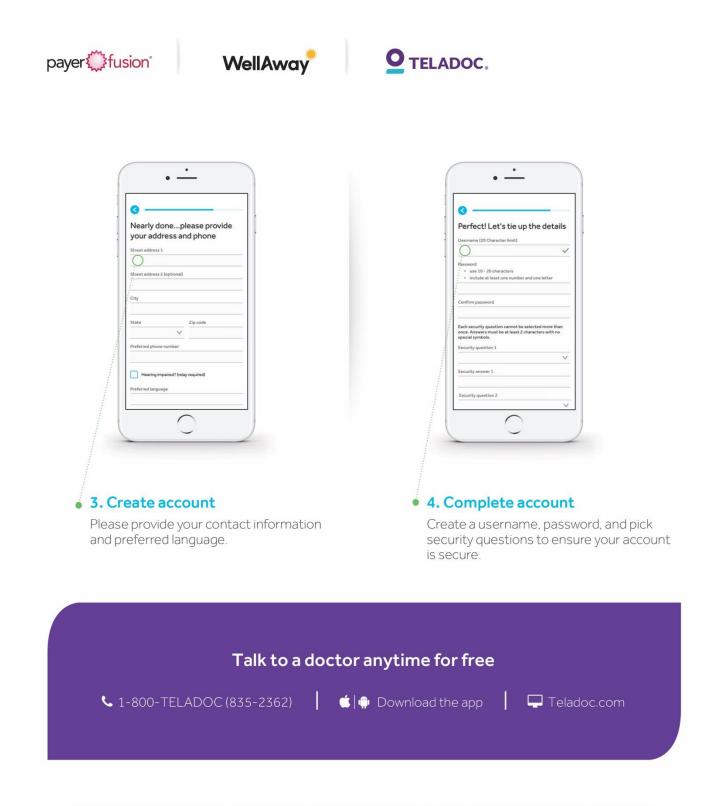
It's quick and easy to set up your account through our app. Simply download the Teladoc app and follow the four steps you see below.

Let's start benefits	by finding your		
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Zip code			
Email address			
Preferred language	Gender		
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Provide some information about yourself to confirm your eligibility.

2. Benefit confirmation

We'll confirm that we found your benefits and you'll continue creating your account.



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