



Now your employees can see a doctor whenever, wherever.

With UnitedHealthcare, you no longer have to spend time or money assessing, selecting and implementing an external telehealth provider. Your medical plan includes Virtual Visits.

The convenient and faster way to see a doctor.

The Virtual Visits provider groups we contract with deliver care using live audio and video technology based on quality standards aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines.

With Virtual Visits, employees and their covered family members can see and speak to a doctor 24 hours a day, 7 days a week using a mobile device* or computer, wherever they are. If needed, a prescription can be sent to their local pharmacy. No appointment is necessary—and usually takes less than 20 minutes.¹

*Data rates may apply.



No additional administrative costs to you.

Virtual Visits are fully integrated with your benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to you, as the employer.

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Virtual Visits can help save time and money.

It's been estimated that 25 percent of ER visits could be conveniently addressed as a Virtual Visit.² No appointment is necessary. Care is accessible via mobile device or computer—and usually takes less than 20 minutes.

Understanding Virtual Visits

Virtual Visits are covered under member health plans administered by UnitedHealthcare with some member cost-share. Member cost-share is based on benefits plan setup as follows:³

Your Benefit Plan	Virtual Visits Benefit
High-deductible health plan	<ul style="list-style-type: none"> Follows standard medical plan rules Member pays full cost of Virtual Visit until deductible is met Each Virtual Visit cost is less than \$50 Once deductible is met, members pay their coinsurance or cost-share under their medical plan rules Once out-of-pocket maximum is met, member pays \$0
Coinsurance and deductible plans	<ul style="list-style-type: none"> Follows standard medical plan rules Member pays same member cost-share percentage, pre- and post-deductible Once out-of-pocket maximum is met, member pays \$0
Cost-share plans	<ul style="list-style-type: none"> Can be set to the same cost-share level as an office visit OR A lesser cost-share than standard office visit Self-funded plans can specify employee cost sharing

The Virtual Visits provider groups we contract with are aligned with American Medical Association (AMA) and Federation of State medical Boards (FSMB) guidelines. Contracted provider groups are currently operating in all 50 states and the District of Columbia.⁴



The cost of Virtual Visits

Administrative cost

No additional administrative costs.

Claim cost

Less than \$50 per Virtual Visit.

Member cost

Cost-share plans can be at or below in-office visit rate, depending on client preference.

Employer cost

With ASO plans, employers pay the normal difference between the employee's contribution and the total claim cost.

For fully insured clients, member cost-share/copay amounts are based on the UnitedHealthcare medical benefits product offering in their state.



For more information, contact your UnitedHealthcare representative.



¹ Average times based on monthly data reports from Virtual Visits providers.

² Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a Virtual Visit, PCP or urgent/convenient care setting.

³ Subject to operational limits. Virtual Visits are not included with UnitedHealthcare's Preventive Plans.

⁴ Contracted Virtual Visits provider groups may vary by state and are subject to changes dependent on state laws and regulations.

Virtual Visits is not an insurance product, health care provider or a health plan. Virtual Visits is an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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