



Health
THE ADVOCATE

“Cheerfulness is the best promoter of health and is as friendly to the mind as to the body.” -Joseph Addison

NEW TELEMEDICINE BENEFIT WILL BE AVAILABLE TO YOU BEGINNING JANUARY 1, 2017

We are pleased to share that Genesee Area Healthcare has added a brand new benefit – it’s telemedicine. Using your phone or computer, you can have a doctor’s visit any time of the day or night when you or a family member has a minor illness such as a rash, cough or sore throat.

VISIT A BOARD-CERTIFIED DOCTOR ANYTIME, ANYWHERE:

Excellus BCBS is partnering with MDLIVE, a leader in telemedicine. You now have an easy to use benefit offering the convenience of an in-person doctor visit without the hassle of leaving home or waiting a long time in a crowded Emergency Room or Urgent Care office.

Telemedicine does not take the place of your primary care physician. It’s a practical alternative when you can’t see him or her immediately. Using your phone or computer, you can call or videoconference with a Board-certified physician 24 hours a day, seven days a week, 365 days a year. You can see a doctor within a few minutes or schedule an appointment. The average wait time is less than 10 minutes.

REGISTERING IS EASY...DO IT TODAY!

DON’T WAIT UNTIL YOU’RE SICK – ACTIVATE YOUR TELEMEDICINE ACCOUNT!

Register yourself and your family members soon. **Register during the month of January and you will be entered into a drawing to win a FITBIT and other prizes.** It will make it easier for you to use telemedicine when you or a family member needs it for a minor illness like a headache, nausea, earache, allergies, cold or flu. Plus MDLIVE Board-certified doctors can write prescriptions, if warranted, and electronically transmit them to your pharmacy. It only takes a few minutes to register.

To register, visit excellusbcb.com/telemedicine or call 1-866-692-5045. After registering, download the free MDLIVE telemedicine app to your smartphone and/or tablet.

TELEMEDICINE IS AN AFFORDABLE AVENUE TO RECEIVE CARE:

- Free registration.
- Once you’ve registered: Payment by credit card or a health savings card will be required to schedule a visit.
- MDLIVE will be aware of your co-payment amount as long as you have indicated you are a member of Genesee Area Healthcare when you register.
- Your co-pay will be less than you would pay for an office visit and a lot less than an urgent care or emergency room visit.
- **PLEASE NOTE:** If you don’t indicate that you are a member of Genesee Area Healthcare when you register, you will be charged \$49 for each visit and will have to submit a paper claim to Excellus BCBS for reimbursement.

COST OF A TELEMEDICINE VISIT FOR MEMBERS:

PLAN NAME	COST
GAHP PPO	\$10 copay
GAHP PPO D-2	\$10 copay
GAHP High Deductible Health Plan	\$40 until annual deductible is met \$8 co-insurance until out-of-pocket limit is met

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HERE'S WHAT YOU NEED TO REGISTER FOR TELEMEDICINE

WHEN YOU REGISTER, YOU'LL BE ASKED FOR:

- Your name
- Date of birth
- Address
- Phone number(s)
- Excellus BCBS membership ID Number
- A unique username and password
- The answer to security questions of your choice
- E-mail confirmation to your email address that you have registered with MDLIVE.

You'll also need the name, address, fax number and phone number of your primary care provider and/or pediatrician if you want to have a clinical summary of your telemedicine visit or consult sent to your PCP or pediatrician.

FOLLOW THESE STEPS TO ADD DEPENDENTS TO YOUR TELEMEDICINE ACCOUNT:

Once you have logged into your account as the primary member, you will need to add your eligible dependents. The primary member must register dependents under age 18. Spouses and dependent children who are 18 and older can register independently for telemedicine. Each dependent must have their own account before they schedule a consultation. Please note: A parent must be present at a doctor visit for dependents under age 18.

1. Once in the portal, click on your name in the upper right corner of the home page.
2. Click *add new dependent* from the drop down menu that appears.
3. Enter the following information:
 - username of your choice; •first name; •last name; •email; •address (city, state, country, zip); •time zone; •home phone number; •cell; •date of birth; •gender; •member id (dependent's id including the alpha prefix); •relationship; •security question; •security question answer
4. Click the *add family member* button when the form is complete. An email will be sent to the dependent for verification.
5. The registration link on the email should be clicked to verify the member.
6. Once this is done, the new member/dependent can create an account password.
7. Click create account to complete the registration. The dependent's account can be logged in to separately or via the primary user's account.

WHEN TO USE TELEMEDICINE:

- 24/7/365
- If your primary care doctor is not available
- Instead of going to the ER or an urgent care center (for a non-emergency issue)
- If traveling and in need of medical care

COMMON CONDITIONS TREATED



- | | |
|--|--|
| <ul style="list-style-type: none"> • Allergies • Asthma • Bronchitis • Cold & flu • Diarrhea • Ear infections • Fever • Headache | <ul style="list-style-type: none"> • Infections • Insect bites • Joint aches • Rashes • Sinus infections • Skin infections • Sore throat • And more! |
|--|--|

PEDIATRIC CARE

- Cold & flu
- Nausea
- Constipation
- Pink eye
- Ear Infection
- and more!

ABOUT THE DOCTORS

- On average, doctors have 15 years of experience practicing medicine and are licensed in New York State or the state where you are located at the time you seek care;
- Specialties include primary care, pediatrics, emergency and family medicine;
- You may even see your own doctor in the roster.

FREQUENTLY ASKED QUESTIONS ABOUT MDLIVE

Is telemedicine appropriate for every medical condition?

No. Telemedicine is designed to handle non-emergency medical conditions. You should not use it if you are experiencing a medical emergency. In case of a medical life-threatening emergency, immediately dial 911.

Does telemedicine replace my regular doctor?

No. Seeing your own doctor is preferable because he/she knows you best. But, if he/she isn't available, a virtual visit for common or chronic conditions can sometimes be a suitable substitute for a doctor's office, urgent care or an emergency room visit.

How do I sign up?

You can register for free using one of the following methods:

1. Visit Excellusbcbs.com/telemedicine OR
2. Call the toll free number: Excellus BCBS: 1-866-692-5045

Do I need to have a username and password on Excellusbcbs.com before I can register with MDLIVE?

No, you can call MDLIVE directly to register by phone at Excellus BCBS: 1-866-692-5045; **OR** you may access MDLIVE from the Excellus BCBS website.

If you don't already have a username, password and unique email address when you log on to Excellusbcbs.com/telemedicine, we encourage you to register on Excellus BCBS website. By registering, you will be able to access the telemedicine page and can have access to the many services Excellus offers to our members.

- 1) Complete the registration process (username, password and unique e-mail address) on Excellusbcbs.com for yourself and eligible dependents. Encourage your spouse to register too.
- 2) Next go to: Excellusbcbs.com/telemedicine to be transferred to MDLIVE to register for telemedicine online.

How do I access MDLIVE for a visit once I've registered?

STEP #1: Log in as an Excellus BCBS member

STEP #2: Click on telemedicine visit on the left-hand menu

STEP #3: Select the "telemedicine visit" button to begin

Can I download the MD LIVE telemedicine app to my smartphone and/or tablet and make an appointment that way?

Yes. You can download and use the MDLIVE app on your smartphone or tablet. If you access telemedicine through a desktop computer or tablet using a browser, you will need to download the VSee app first.

I'm registered on Excellusbcbs.com, but I'm having trouble launching MDLIVE. Is there something else I need to do?

You need to ensure that your cookies are turned on and your pop-up blocker is disabled. If you're using Internet Explorer: Go to Tools > Pop-Up Blocker > Turn off Pop-Up Blocker.

If you're using a different browser or a mobile device: The process described above may be different. We recommend you conduct an Internet search with the name of your browser/device to learn how to disable the pop-up blocker.

What if I don't have a computer, tablet or smartphone? Can I still use telemedicine?

Yes, you can register and have a telemedicine consultation by phone. Simply call Excellus BCBS at 1-866-692-5045.

Tell me more about the doctors available when using telemedicine.

Doctors are board certified and have an average of 15 years' experience. The doctors who participate practice primary care, pediatrics, family and emergency

medicine. Doctors who provide telemedicine care through MDLIVE are licensed in the state where you are located at the time you seek care. The doctor providing the virtual visit may be your primary care doctor or another doctor, depending on who is available at the time and the provider you select for the visit.

Can I see my primary care doctor by telemedicine?

We welcome our existing participating network of primary care and emergency medicine doctors to deliver this innovative service to you. While it is possible that your primary care doctor is now, or soon may be, a participating provider, if he/she is not available when needed, you'll have access to a panel of Board certified physicians in all 50 states. If he/she IS participating, you may be able to schedule an appointment with your doctor.

If your primary care doctor is not a participating MDLIVE provider, you may want to ask if he/she provides these services on their own.

If I can't see my primary care provider through the MDLIVE platform, how will my PCP be informed of my visit?

After each telemedicine visit or consult, you have the option to request that a copy of your clinical summary be sent to your primary care doctor. You will need to verify:

- First and last name of your primary care physician
- Fax number (Prior to scheduling your consultation)

Check the box offering to send your clinical summary note.

You also have the option of downloading and printing a hard copy of the clinical summary from the patient portal. You can then bring the summary with you at the time of your next PCP visit.

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Are appointments available for MDLIVE visits?

Yes, when you schedule an appointment with an MDLIVE doctor, you can see if a doctor is available immediately or by appointment in the physician profile. The doctor will call you at your appointment time. If you schedule an “immediate visit,” it may take up to 15 minutes for the doctor to contact you. You will also receive an email confirmation/reminder of your upcoming visit.

How long is the average virtual visit?

The average MDLIVE visit lasts 10 to 15 minutes. Visit length depends on your symptoms and needs.

After I make the appointment, either for an immediate or scheduled visit, will I be notified when the doctor will visit with me?

After you schedule a visit, MDLIVE will send you a confirmation/reminder email with your consultation date, time and physician.

If I schedule a videoconference, how will I know when to be in front of my screen?

The consultation confirmation email will specify that you should appear in front of your computer, tablet or phone five minutes prior to the video session. Once you sign in, you'll be taken to a virtual waiting room until the video consultation begins.

Are visits confidential?

MDLIVE takes your privacy very seriously and includes confidentiality as part of its code of ethics. Laws are also in place to protect your privacy. The HIPAA Privacy Rule is designed to provide a minimum level of protection. Some states have even stricter laws in place to protect your personal health information. MDLIVE can share your information with your doctor in accordance with applicable state and federal laws. For more information about MDLIVE's privacy policy, go to mdlive.com/consumer/privacy.html.

Will MDLIVE doctors have access to all my personal health information records?

No. Your telemedicine doctor will not have access to your provider's electronic medical records. When you schedule a telemedicine visit, you'll need to enter current symptoms, medications, and any known diagnosis such as diabetes or asthma. You can opt to enter your medical history as part of your record. If you choose to enter your medical history, you can do it upon registration or any time after you have registered.

How secure is the connection to MDLIVE?

MDLIVE uses industry standard physical, technical and administrative security measures and safeguards to protect the confidentiality and security of your personal information. Specifically, the site is protected by SSL 3.0 technology, the leading security protocol for data transfer on the Internet. However, since the Internet is not a 100% secure environment, MDLIVE cannot guarantee, ensure, or warrant the security of any information you transmit to it. For more information, go to mdlive.com/consumer/privacy.html.

Can MDLIVE doctors prescribe medications?

Generally, yes. Doctors who treat patients through telemedicine visits may be able to prescribe medications (depending on applicable state laws) at the time of the visit and send prescriptions electronically to a nearby pharmacy.

If permissible in the applicable state, doctors providing consultations for MDLIVE may prescribe a wide range of products that include antibiotics and antihistamines.

It is important to note that MDLIVE doctors will usually limit the supply to no more than 30 days. Employees with chronic illnesses should visit their primary care doctors or other specialists for extended care.

MDLIVE doctors do not issue prescriptions for substances controlled by the Drug Enforcement Administration, medications for non-therapeutic use, and/or medications that may have a potential for abuse or addiction.

If you travel out-of-state, consult with MDLIVE to review whether or not prescriptions are permitted for telemedicine in the state you're in.

How long does it take for my prescription to be filled?

Electronic prescribing can take up to two hours to process. First, the doctor finalizes the prescription and then the pharmacy adds it to the queue to fill it. You can call your pharmacy to determine when they received the order and when it is expected to be filled.

How do I pay for telemedicine visits?

You can pay for a virtual visit by credit card or health savings account (HSA), health reimbursement account (HRA) or flexible spending account (FSA) card. Excellus BCBS partners with MDLIVE to share real-time member benefit information. This will ensure that MDLIVE accepts payment based on your benefit structure.

What happens if I log on to MDLIVE and am not recognized as a member?

Technical difficulties with logon are extremely uncommon, yet possible. If you're having difficulty logging onto MDLIVE with your subscriber ID, a message will instruct you to call Excellus BCBS: 1-866-692-5045.

What happens if I get disconnected during the doctor visit? Will I have to pay twice?

No, if you get disconnected, the doctor will contact you either by phone or secure email message. If the provider can't reach you, the initial fee may be waived.

What happens if I pay for a visit and the doctor determines my symptoms are not appropriate for a telemedicine visit?

If you require a referral to a specialist or emergency room, the MDLIVE doctor will inform you that your needs are beyond the virtual visit scope of care. If the MDLIVE doctor identifies your needs as more complex at the onset of

... *Telemedicine continue*

the virtual visit, the visit is refunded. If there is a discussion and sharing of information that results in a referral to another level of care, you will be charged for the visit.

Can I use telemedicine when I'm traveling out of state or outside the country?

When you travel out of state, you may access telemedicine and be treated by a doctor who is licensed in the state where you're located at that time. The ability to offer telemedicine is governed by individual state regulations and the Blue Cross Blue Shield Association. MDLIVE provides telemedicine in every state except Arkansas, where it is prohibited. When traveling to another state, contact MDLIVE to understand the coverage permitted by law in that state, (e.g., in some states prescriptions are not permitted by telemedicine.) MDLIVE services are available for advice only for members who are traveling outside the U.S. (prescriptions are not permitted). MDLIVE is active in all U.S. territories and the Virgin Islands.

If I don't currently have a primary care doctor, can I still use this benefit?

Yes, you can still use the benefit. MDLIVE will encourage and work with you to connect with a primary care doctor for any follow up.

What if the spouse or dependent of an employee has coordination of benefits (COB)?

If your spouse or dependent has other primary insurance, one of two things will happen. If that primary insurance has a contract benefit for telemedicine services through MDLIVE, then MDLIVE will submit first through the primary insurance carrier and balance bill the difference to Excellus BCBS. Member cost share will depend on what type of plan he/she has. If the primary insurance carrier does not have a telemedicine benefit through MDLIVE, the spouse/dependent will be responsible first for the upfront \$40 cost and may submit the bill to his/her primary insurance for either a denial or any type of contract benefit.

The spouse/dependent will then need to submit a paper claim form to us after receiving the denial or payment balance so that we can then pay appropriately.

What if the MDLIVE doctor says I need to have a lab test or x-rays? Can he/she order them?

The MDLIVE doctor would not order the lab or test directly. As part of the MDLIVE visit, the telemedicine doctor would make a note recommending you see your primary care doctor to order a lab test or an X-ray, if appropriate. You will have a record of the recommendation at the conclusion of the visit. If you have provided MDLIVE with your primary care doctor's contact information, the doctor will receive a visit note via secure fax upon member request. Members are responsible for making an appointment with their primary care doctor for follow-up. You and your doctor would make arrangements for the lab test or X-ray.

Will MDLIVE write an excuse for school or work for illness or injury?

No. You can print the receipt for your visit which may satisfy your documentation for school or work. We suggest speaking with a school or employer for their specific requirements.

I don't see a place to enter a unique password for my dependent under the "AddDependent Button" on MDLIVE.

When a member registers with his/her unique username and password, he/she can then "add dependent." You will be asked to provide the following information for a dependent and/or spouse:

- name;
- address;
- date of birth;
- e-mail address;
- unique username;

Using the email address for each individual, the dependent/spouse will receive a confirmation email and asks him/her to create a unique password. Dependents and/or spouse are also asked to confirm the registered member's access. Once confirmed, you can act on

the behalf of the dependent/spouse to schedule a consultation. **Dependent children 18 and older and spouses can also register independently for telemedicine. A parent must be present at a doctor visit for dependents under age 18.**

I did a telemedicine visit and was prescribed medication. However, after taking it for several days, I don't feel much better. What should I do?

If you're not feeling better three days after your telemedicine visit, please schedule a follow-up telemedicine visit. You may be charged for this visit. You can also send the telemedicine physician a secure message via the patient portal message section for clarifying type questions. For example, "Doctor, I may have missed this during my consultation: when should I start to feel better?"

I registered for telemedicine and found it quite easy. However, after I hit "add," I needed to edit something in my provider information. Now, I can't seem to find an edit feature for information already included and/or a way to delete a listed doctor. What should I do?

Once you're registered, you can add or edit the contact information from the MDLIVE welcome page following these steps:

1. Log into Excellusbcbs/telemedicine.
2. Click on the red circle with a heart icon that says My Health.
3. From the My Health menu bar, click on the My Provider's icon on the blue menu bar.
4. Click on the green button to edit your current doctor or add a new one.
5. You'll need your provider doctor's first and last names, practice name, and his/her phone and fax numbers.

STRESS MANAGEMENT ON THE RUN

From Excellus Blue Cross Blue Shield

It's no secret that an afternoon spent in a spa, a hike on a beautiful day or curling up with a good book are all great ways to relax and recharge.

Taking a break from a stressful situation or getting a change of scenery helps you gain new perspective, feel calmer and provides physical benefits as well.

An important component of creating balance in your life is to regularly schedule time for fun and relaxation. But what do you do during those hectic times when it just isn't possible to get away for an hour or two?



Taking mini breaks throughout the day can provide the same kinds of benefits. Multiple studies have shown that taking breaks throughout the work day can actually boost productivity.

In a 2015 study conducted at Baylor University, author Emily Hunter, associate professor of management, described this phenomenon: unlike cell phones that can run optimally until their batteries die, people “have to charge more frequently before we deplete all the way.”

Great information, but not always easy to manage.

Much like finding ways to add extra physical activity to your day, or packing healthy snacks to have on hand, there are strategies that can help create a few moments of sanctuary wherever you are. Here are a few suggestions to begin creating a stress management “tool kit.”

First and foremost, your breath is your best tool. Just pausing and breathing deeply for a few minutes helps slow your heart rate, gets oxygen into your system and allows you to automatically relax.

Any time you feel stressed, try this technique: Breathe deeply through your nose to a count of four. Pause for a count of four then slowly exhale to a count of six. Do this for three or four cycles and feel your body relax. Practice this a few times to see how it feels.

Deep breathing is a great stress management technique and can be done by anyone, anywhere.

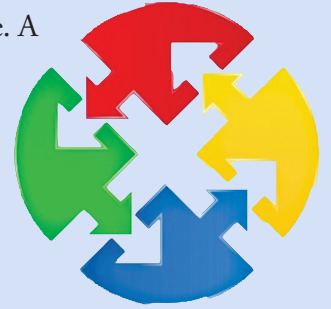


STRESS MANAGEMENT

If your workplace allows, create an environment that helps you connect to things you value. A few family photos or scenic pictures, a plant or even a few toys can provide a few moments of diversion at work.

For those working in less controlled environments, a minute or two of deep breathing and visualizing a loved one or favorite place can provide a mini get away. Taking a moment here and there to remove yourself mentally from a chaotic or stressful situation allows you to refocus and gain control. Ultimately, stress management is about getting your emotions in check and feeling in control.

Humans are hard wired in such a way that our sense of smell evokes strong memories and emotions. So the smell of fresh cut grass, a loved one's cologne or a camp fire may be scents that trigger feelings of wellbeing.



Stuck in traffic? Surely a common stressor! Again, take a few deep breaths and change your environment. What's on the radio? Loud music or negative news may just add to your level of stress.

Bring your heart rate down by bringing the volume down, maybe switching to some mellow music or listening to comedy to lift your spirits. You may not be able to control what is happening outside the vehicle, but you can create a mini sanctuary inside your car.

Humor and games are great diversions. A shared laugh can ease tensions and create camaraderie. Likewise, a quick game of trivia with a co-worker can be a fun way to spend a break and recharge. And when humor may not seem appropriate or welcome, just smile.

The act of smiling releases the "feel good" neurotransmitters of dopamine, serotonin and endorphins into your system, giving you a boost. Smiling helps those around you feel better as well.



Stress is going to happen to all of

us, and learning how to create balance is important. The big things like, health, finances, relationships and work are all likely to be issues at any given time. We all have heard that chronic, unrelieved stress contributes to poor health.

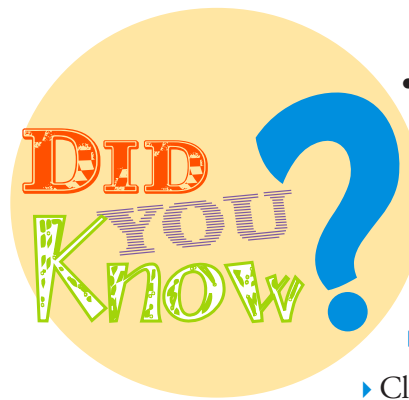
Learning how to cope, asking for help, even seeking counseling or medical support are important when things feel out of control. Learning how to create balance through social, recreational, spiritual or other means are ways that give meaning and personal satisfaction to our lives. Certainly, the steps outlined here don't eliminate the big issues in our lives, but they do help to "not sweat the small stuff." Being able to manage the small stuff leaves you with more resilience when it comes to dealing with the big stuff.

It's all about control. So breathe in, breathe out and smile.

WIN PRIZES



Register for your NEW Telemedicine Benefit during the month of January and you will be entered into a drawing to win a FITBIT and other prizes.



- You can get a Personal Wellness Report from Excellus by completing a confidential online Health Risk Assessment. Follow these steps to register:

- ▶ Visit ExcellusBCBS.com and click “Member of Guest”

- ▶ Click “For Your Health” along the top

- ▶ Click “Health Risk Assessment”

- ▶ Click the “Click Here to Begin” button to log in and start the Health Risk Assessment

- You can find a current list of participating dental care providers at excellusbcs.com. If you do not have Internet access, you may request a printed copy of the dental provider directory by calling the telephone number on the back of your dental member identification card.

- Now it’s easier to find what you need on the Excellus website! When you login, you can:

- ▶ View your prescription history

- ▶ Refill or check the order status of a mail-order prescription

- ▶ Talk to a pharmacist

- ▶ Price your medications

- ▶ View lists of our participating pharmacies

- ▶ Sign up for paperless statements

LEARN MORE ABOUT MDLIVE AT OUR LIVE WEBINARS:

We will be hosting two informational webinars to answer your questions and provide materials about our new telemedicine benefit. The dates of the live webinars are:

- Mon., Jan. 9, 2017 at 3:15

and

- Tues., Jan.10, 2017 at 3:45

Look for more information regarding these upcoming webinars!!

KNOW THE RISKS AND SIGNS OF BACK PAIN

TAKE THE BACK PAIN QUIZ

If you have back pain, you’re not alone. Nearly everyone has it at some point. It’s also a leading contributor to missed work.

Visit quiz.ninds.nih.gov/pain and take the quiz to measure how well you know the risks and signs. Follow up with your doctor if you have any concerns.



NEW MEMBER IDENTIFICATION CARDS

Excellus Blue Cross Blue Shield will soon be sending out new member identification cards to all our members. These new cards have a new Rx Bin number on them so it is important to show your new card to your pharmacy provider. Your Member Card contains important information for you and your health care providers. Please have these new cards available when you receive health care services or pick up prescriptions beginning January 1, 2017.

If you don't receive your ID card by January 1, 2017, here is the information to provide to your pharmacy:

RxBIN: 003858 • RxPCN: A4 • Rx Group: ExLHPRX