Virtual visits

Access to care online at any time

A virtual visit lets you see and talk to a doctor from your mobile device or computer. Review the frequently asked questions to learn more about virtual visits.

Access virtual visits:

- Log in to **myuhc.com®** to learn more
- Select the "Virtual Visits" button or "Physicians and Facilities" in the top navigation
- Choose from provider sites where you can register and receive care
- Download the Amwell or Doctor on Demand apps from Google Play™ or the Apple® App Store®

Frequently asked questions

Questions	Answers
1. Are virtual visits covered under my medical plan? What kinds of medical services can be provided using a virtual visit?	Yes, when you use one of the provider groups in our virtual visit network, you have benefit coverage for certain non-emergency medical conditions like the flu, colds, pink eye, rashes and fevers. See Question 9 for certain exclusions.
2. What happens during an actual virtual visit?	The first time you use a virtual visit provider you will need to set up an account with that virtual visit provider group — so you may want to go ahead and register now, before you need care. You will need to complete the patient registration process to gather medical history, pharmacy preference, primary care physician contact information, insurance information and payment information. Each time you have a virtual visit, you will be asked some brief medical questions, including questions about your current medical concern. If appropriate, you will then be connected using secure live audio and video technology to a doctor licensed to deliver care in the state that you are in at the time of your visit. You and the doctor will discuss your medical issue, and if appropriate, the doctor may write a prescription* for you. You can learn more about virtual visits by viewing this video or viewing this brochure. *Prescription services may not be available in all states.
3. What information will I need to provide as part of the virtual visit registration?	To register with your virtual visit provider, you will need: • Email address • State in which you live • Date of birth • UnitedHealthcare group number and member ID number (from your medical insurance ID card)

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Frequently asked questions continued...

Questions	Answers
4. How much and when will I have to pay for a virtual visit?	UnitedHealthcare's virtual visit provider groups are Amwell and Doctor on Demand. Amwell charges $39 per visit and Doctor on Demand charges $40 per visit. **You pay $3.90 or $4.00 per visit** (that's 10% of the cost before the deductible); the plan pays 90%. Your cost must be paid at the time of the virtual visit and will apply towards your out-of-pocket maximum. **Use your MRA and/or HCSA** When registering, you'll be asked to provide payment information. • Payment will be automatically deducted from your MRA or HCSA funds (if available) if you have the Automatic Claim Payment feature activated (default). • When paying with your MRA or HCSA debit card, your cost will be deducted from those funds (if available). • MRA funds must be used before HCSA funds. • If you do not have available MRA or HCSA funds, your cost will be charged to your credit card.
5. Do my family members have access to virtual visits?	Any family members that you cover under the JPMC medical plan are eligible to use virtual visits.
6. Can my child or underage dependent use virtual visits?	Yes. In general, a parent or legal guardian must be present when the virtual visit is conducted with a minor dependent who is covered under your plan.
7. Where can I find out what providers are in the virtual visit network and how do I access them?	For information about what virtual visit provider groups are in the network, including the states in which each provider group operates, log in to **myuhc.com**. You can also access the provider groups by downloading the Amwell or Doctor on Demand apps from Google Play™ or the Apple® App Store®.
8. What should I consider when choosing a network virtual visit provider?	You are able to choose from any of our network virtual visit providers. Some things to consider when choosing a virtual visit provider are listed below: • What kind of doctor are you looking for (e.g., pediatrician)? • On average, how much experience do the physicians in the provider group have? • Do you like the provider group's website? • How is the provider's mobile app rated by other consumers? • Is the type of medical service I'm selecting covered by my medical plan? See Question 9 for certain exclusions.
9. Some virtual visit provider groups offer non-primary care services like nutrition counseling, lactation services, therapy and psychology services. Are these covered under my virtual visit benefit?	No. While you can choose to receive these additional services from the virtual visit provider, the services will not be covered under your virtual visit benefit and you will be responsible for the full cost. The costs for these services will not count toward your deductible (if applicable) or out-of-pocket maximum.
10. How long is the wait to see a doctor once I am at the provider group's site? Can I schedule an appointment instead of waiting?	Virtual visit provider groups are expected to deliver care within 30 minutes or less from the time of a patient's request. You also are able to schedule an appointment with a virtual visit doctor.

Frequently asked questions continued...

Questions	Answers
11. Will virtual visit information be shared with my Primary Care Physician (PCP)?	We encourage you to provide your PCP contact information to the virtual visit provider so that virtual visit records can be sent directly to your PCP. You also may be able to access your virtual visit record with the virtual visit provider group, so you can provide the records directly to your PCP or other health care providers, as desired.
12. How safe is the information being shared during a virtual visit appointment?	UnitedHealthcare requires all network providers, including virtual visit providers, to comply with all applicable laws, including laws relating to the security and confidentiality of patient information. Virtual visit providers are covered entities under HIPAA and its regulations. Therefore, these providers have direct legal requirements to protect and secure confidential patient information. Virtual visit providers determine the manner and means by which they meet these privacy and security requirements. Additional information regarding security and privacy is available at each virtual visit provider group's website.
13. Can a virtual visit provider write a prescription for me? How do they get the prescription to my local pharmacy?	Virtual visit doctors use e-prescribing to submit prescriptions to the pharmacy of your choice. You may want to select a 24-hour pharmacy if you are calling outside of normal business hours. Costs for prescription drugs are based on, and payable under, your pharmacy benefit. They are not covered as part of your virtual visit benefit. It is your responsibility to select a pharmacy that is a part of the CVS/Caremark network and to verify that any medication you are prescribed is covered under the JPMC prescription drug plan. Not all virtual visits will result in the issuance of a prescription. Prescriptions are provided only when appropriate.
14. Are additional languages (besides English) supported by virtual visit provider groups?	Yes. Specifics vary by virtual visit provider group. All virtual visit provider groups offer some Spanish-speaking physicians, although not in all states. Additional information is available at each virtual visit provider group's website.
15. If I previously had an account with Amwell or Doctor on Demand, can I link this account to my JPMorgan Chase medical plan coverage?	Yes. You should log into your account with your prior username and password and then update your insurance information with the JPMC information.
16. Am I required to have a Primary Care Physician (PCP) in order to use a virtual visits network provider?	No, it is not a requirement and you do not need a referral to use a virtual visit.

Access to virtual visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of virtual visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual visits are not an insurance product, health care provider or a health plan. Virtual visits are 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.

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

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