

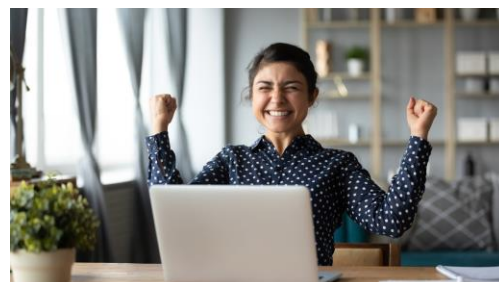
Telehealth Services Benefit Program

Frequently Asked Questions (FAQ)

January 2023

What is Telemedicine/Teletherapy?

- Telemedicine and Teletherapy are programs that provide access to board certified doctors by phone, video or through a mobile app 24/7/365 for non-emergency medical care.
- Telemedicine and Teletherapy services are provided by doctors that are Board Certified, licensed to practice medicine, write prescriptions and service delivery is 100% HIPAA compliant.
- Doctors have an average of 15 years experience.
- Participants are provided a prescription discount card delivering pre-negotiated discounts on thousands of prescription drugs.



Do you need to have health insurance to participate in the Telemedicine or Teletherapy program?

No. Participants are not required to have major medical insurance to participate. However, Telemedicine and Teletherapy are not major medical insurance, they are more like a supplement – access to non-emergency health care at times convenient for you. Telemedicine visits are unlimited and Teletherapy is limited to a total of 10 visits per year for anyone in your family.

Can Telehealth or Teletherapy services be used if there are other insurance options?

Yes. Because this is not an insurance plan, participating subscribers use this as a stand-alone service solely for non-emergency medical care. This service may be used in place of the services which may be offered through major medical insurance. There are no co-pays involved with Telehealth or Teletherapy. The only exception is that Teletherapy is limited to a total of 10 visits after which members can decide whether they'd like to private pay for additional services or take advantage of mental health services with co-pays and pricing as provided under their major medical insurance if available.

Is there any prescription coverage?

Once an individual is registered for the Telemedicine Program, they will receive access to prescription discounts through a Prescription Discount Card. A participating subscriber can look up their prescription drug and find the lowest price at over 66,000 pharmacies ensuring that they pay the lowest available price.

Who is covered under an individual's subscription to the Telemedicine or Teletherapy programs?

The registered child care provider, their spouse, and children under age 26 are covered.

What types of common health concerns can Telemedicine address?

<ul style="list-style-type: none">• Allergies	<ul style="list-style-type: none">• Joint Aches and Pain	<ul style="list-style-type: none">• Constipation
<ul style="list-style-type: none">• Asthma	<ul style="list-style-type: none">• Rashes	<ul style="list-style-type: none">• Urinary Tract Infections
<ul style="list-style-type: none">• Bronchitis	<ul style="list-style-type: none">• Sinus Problems	<ul style="list-style-type: none">• Insect Bites
<ul style="list-style-type: none">• Ear Infections	<ul style="list-style-type: none">• Pink Eye	<ul style="list-style-type: none">• And many others

Tell me more about the Teletherapy program?

Teletherapy support covers up to 10 free talk therapy counseling sessions per year, per family, for you or anyone in your family. There are no co-pays. Teletherapy can support many common issues, including:

<ul style="list-style-type: none">• Addictions	<ul style="list-style-type: none">• Grief and Loss	<ul style="list-style-type: none">• Trauma and PTSD
<ul style="list-style-type: none">• Bipolar Disorders	<ul style="list-style-type: none">• Life Changes	<ul style="list-style-type: none">• Women's Issues

• Depression	• Panic Disorders	• Stress
• Eating Disorders	• Parenting Issues	• And many more

What is online therapy?

A national network of licensed therapists as well as board-certified psychiatrists offer services through a secure, live video connection using your laptop or smart phone.

What is the difference between therapists and psychiatrists?

Therapists provide guidance and support talk therapy. They do not prescribe medications. Psychiatrists are medical doctors who primarily prescribe medication for the treatment of behavioral health conditions.

Why should I consider online therapy?

Online therapy provides a way to access services when it’s not easy to find a therapist near you or when you just can’t fit therapy into your busy schedule. Online visits allow you to see a licensed provider from the privacy of your home with no drive time and no waiting room.

What if I need medication?

Only psychiatrists can prescribe medication. If your psychiatrist feels it’s warranted, he or she will send your prescription electronically to the pharmacy of your choice.

Can I speak with the same provider each time I have a visit?

Yes. You can schedule appointments with the same therapist. Or, if at any time you feel you need to choose a different therapist, you can.

Are online therapists available on demand?

Online therapy visits must be scheduled in advance. You can usually get an appointment within one week.

Can I see someone if I’m in crisis or experience an emergency?

Online therapy is not for emergencies or crisis situations. If you are experiencing an emergency, call 911 or go to your local emergency room. For crises, you may also call the National Suicide Prevention Lifeline at 1-800-273-8255.

What type of customer service is available if I have a question?

AllyHealth has highly trained health service specialists available from 9:00-5:00 (EST) Monday to Friday. You can call 1-888-565-3303 ext. 7 or email support@allyhealth.net.

Optima Benefits and Payroll is also available to answer questions 585-506-4000 or info@optimabenefitsgroup.com