



Never Leave Home Without Teladoc® 24/7

Teladoc provides real-time, 24/7 access to licensed physicians via phone or secure email.

Your employer is committed to providing you access to quality, affordable healthcare. As part of this commitment, your healthcare plan includes access to Teladoc's network of U.S.-based, licensed physicians for you and your family. Teladoc services provide information, diagnoses, and treatment recommendations, including prescription medication when appropriate.

Compare your potential savings with Teladoc.

Without Teladoc 24/7		
Description	Time (min.)*	Cost*
Call doctor, unavailable	10	
Drive to clinic/ER (gas)	15-30	\$3
Wait to be seen	30-60	
See healthcare professional	20	
Pay for the visit (clinic/ER)	10	\$90-750
Pay for parking	6	\$5
If RX treatment is necessary		
Drive to the pharmacy (gas)	20	\$3
Wait for RX medications	20	
Shop for over-the-counter (OTC) medications	20	
Pay for RX and OTC	4	\$62
Drive home (gas)	20	\$3
Total	175-220 min.	\$166-\$826

With Teladoc 24/7 Membership		
Description	Time (min.)*	Cost*
Contact CADR	5-10	\$0
Consult with Dr via phone/online	15	\$0
Get treatment plan/prescription	0-30	\$0
Total	60 min. or less	\$0

If RX treatment is necessary		
Drive to the pharmacy (gas)	20	\$3
Wait for RX meds	20	
Shop for over-the-counter (OTC) medications	20	
Pay for RX and OTC	4	\$62
Drive home (gas)	20	\$3
Total	84 min. or less	\$68

With Teladoc:

- Always have a doctor available, 24/7
- Never wait for appointments
- Save hundreds/thousands in copays/out-of-pocket costs
- Avoid missing work unnecessarily

Contact a Teladoc physician at 1.800.362.2667, or by logging in at www.myMERITAIN.com.

* Assumptions are based on estimates. Actual cost and time may vary depending on member variables.

Teladoc⁺

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HEALTH

An Aetna Company

www.myMERITAIN.com

Who is BridgeHealth Medical?

BridgeHealth Medical is a Surgery Benefit Management company offering plan members access to high quality Centers of Excellence for cardiovascular surgeries, joint replacements, spinal surgeries, shoulder surgeries, Cyberknife, and many other procedures that are approved by their health plan.

BridgeHealth helps improve surgical quality and clinical outcomes, while controlling surgical claims costs. Plan Sponsors contracted with BridgeHealth have access to these resources for their plan members

Why Quality Counts

BridgeHealth selects only top rated hospitals for its provider network. At a minimum, each hospital must rank in the top 25th percentile of US providers for the given procedural area. Inclusion of only top quality partners not only helps the immediate surgery at hand, but it goes further in protecting members against the need for re-admittance or revision in the future.

How We Can Help

BridgeHealth has a team of experienced Care Coordinators to help discuss cases and solutions with plan members.

The following types of cases are ideal for this program:

- **Heart Bypass and Valve Surgery**
- **Knee and Hip Joint Replacement**
- **Shoulder Reconstruction**
- **Spinal Decompression**
- **Spinal Fusion**
- **Prostate Surgery**
- **CyberKnife® for discreet tumors**

Additionally, BridgeHealth can help with **other high expense cases where you may have identified an expensive implant, hospital, or other surgical cost.**

Benefits to the Plan Members

As a plan member with Ketchikan Gateway Borough School District you also have access to BridgeHealth Medical's Centers of Excellence located throughout the US.

This benefit offers you access to the best surgical care available. As a Ketchikan Gateway Borough School District plan member, your out-of-pocket expenses including deductibles and co-insurance may be waived by utilizing this benefit.

For more information please call 800-680-1366 and someone will be happy to answer your questions.

Standard BridgeHealth Guidelines

Eligibility	
Available to plan participants as long as:	<ul style="list-style-type: none"> ➤ Coverage is primary for the plan participant. ➤ Procedure is a covered service through the plan. ➤ Service is approved by the plan and BridgeHealth. ➤ Financially beneficial to both the plan participant and the plan.
Travel	
Airfare	<ul style="list-style-type: none"> ➤ Round trip coach tickets are provided for both plan participant and one companion unless otherwise indicated by the plan. ➤ Mileage will be provided instead of airfare in situations where the plan participant's scheduled procedure is more than 100 miles from their home and the plan member elects to drive.
Lodging	<ul style="list-style-type: none"> ➤ One room will be provided for the plan participant and companion during their stay. ➤ If an additional room is requested this must be booked for and paid by the plan participant or the companion and is not the responsibility of BridgeHealth or the plan. ➤ If plan participant and companion decide to arrive earlier or stay longer than is deemed medically necessary by the provider this will be at the participant's and companion's expense.
Meals and Incidentals	
Plan participant and companion are given an allowance for the time required for their stay.	<ul style="list-style-type: none"> ➤ The standard amount calculated for the first 14 days is \$50 per day per person unless otherwise instructed by the plan. ➤ For stays of 15 days or more the allowance will be limited to \$125 per week per person which will be prorated based on the number of days of the stay. ➤ Days the patient is required to stay in-patient are deducted from the final calculation for the allowance.
Meals and incidentals are to be used for such items as	<ul style="list-style-type: none"> ➤ Meals, taxis, tips, rental car, checked baggage fees, etc.
Episode of Care	
What is "Episode of Care"	<ul style="list-style-type: none"> ➤ The "Episode of Care" is the period of time from when the plan participant first meets with their BridgeHealth destination provider to the time the participant is released to return home by the surgeon.
What is included	<ul style="list-style-type: none"> ➤ Everything during, and related to, the "Episode of Care" which would include all physician fees, hospital fees, implants, lab work.
What is not included under the BridgeHealth benefit but could be covered under your standard plan provisions	<ul style="list-style-type: none"> ➤ Any lab work, tests, x-rays or other images needed prior to traveling for the "Episode of Care". ➤ Any rehab that will be done once the plan participant returns home. ➤ Any prescription that is written by the BridgeHealth provider to be taken on the flight home or afterwards (Example: blood thinners). ➤ Any durable medical equipment that the patient takes home. ➤ Any tests/care not related to the approved scheduled procedure.