



Virtual Benefits vs. Telemedicine Services

Virtual Office Visit Benefits

- A Virtual Office Visit is classified as when a member's primary care physician or a member's specialist physician offers their services virtually as opposed to an in-person office visit.
- The offering of virtual visits increased during Covid as an alternative option for members to still see their Primary Care Physician or a Specialist virtually.
- Virtual Benefits are offered on all our plans and are listed as a separate benefit within the Medical Benefit Schedule in the Summary Plan Description.
- They are the same copay benefit as a Primary Care Physician Office Visit or a Specialist Office Visit.
- Standard practice is to set the Virtual Primary Care Physician (PCP) Office Visit and Virtual Specialist Office Visit to match an in-person PCP Office Visit and an in-person Specialist Office Visit.

Telemedicine Services

- Telemed services are for members on the medical plan who would prefer care and/or urgent care services virtually.
- An add on service with an additional PEPM fee offered by your employer.
- Offers 24/7 telephonic and/or mobile app access.
- Telemed offers a \$0 consultation fee to the member.
- Because telemed services are a PEPM fee, a telemed provider would not submit a claim to Bywater for processing.
- Each client will receive a utilization report providing insight on how much and for what purpose the service is being utilized by their members.

FOR EXAMPLE:

If a client has a PCP Office Visit as a \$25 Copay and the Specialist's Office Visit is a \$50 Copay, then the Virtual PCP Office Visit would be \$25 Copay and the Virtual Specialist Office Visit would be a \$50 Copay.

Virtual Visits will be considered as a claim through the plan. The claim will be processed specific to the coding submitted by the provider that will indicate if the service falls under a traditional in-person office visit or a virtual office visit.

