

New Telemedicine Benefit Offered through Our Insurance Carriers



Effective January 1, 2018 medical plan participants, their spouses, and dependents will have access to on-demand affordable quality healthcare – anytime, anywhere – through Doctor on Demand Telemedicine program!!

Our carriers have partnered with Doctor on Demand to give employees access to the care they need through a phone call or video conference (laptop, smart phone, computer) with a licensed physician. Some common conditions that can be treated via Telemedicine are as follows:

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Ear Infections
- Fever
- Headache
- Insect Bites
- Joint Aches
- Pink Eye
- Rashes
- Respiratory & Sinus Infection

Q: What is Telemedicine?

A: Telemedicine is the use of telephone or video to provide clinical healthcare at a distance.

Q: When is the Telemedicine program available to use?

A: Beginning on January 1, 2018 and the program can be accessed anytime (24/7/365).

Q: Who are the doctors?

A: On average, participating doctors have 15 years of experience practicing medicine. Doctors may or may not be local, however they will be licensed in your state. Specialties include primary care, pediatrics, emergency, and family medicine. All doctors are able to prescribe medications, though there are dispensing limitations. Medications that are prescribed through the Telemedicine program can be filled at your current pharmacy!!

Q: Can I see my primary care doctor?

A: If your doctor chooses to participate with the Doctor on Demand provider network (separate from the CDPHP or BSNENY provider network), you may see him/her on the list of available providers when you register!

Q: How do I enroll?

A: If you are a medical plan participant through SCSD, you will need to register online at (add website) You can register yourself and anyone who is covered under your plan. Have your Excellus ID card handy. After you are registered, you choose your appointment time and the doctor you want to see. The system provides you with further instructions from there.

Q: What is the cost?

A: Registration is FREE!! For medical plan participants a Telemedicine visit is \$15. Payment is due at the time of visit and can be paid with a credit card.

Q: What are the benefits of Telemedicine compared to the ER, Urgent Care, or my regular primary care physician (PCP)?

A: Convenience and cost are two main advantages of using the Telemedicine benefit. Doctor on Demand physicians are available 24 hours a day, 7 days a week, and there is no waiting in a waiting room to see the doctor. The cost of a Telemedicine visit (\$15 copay) is far less expensive for both you and the health plan in comparison to an emergency room or urgent care visit. On average, an ER visit costs \$1,900 and an Urgent Care visit costs \$300. You save yourself and the plan money by choosing to use Telemedicine for common conditions.

Consider the following scenarios:

- A single parent of 3 young children wakes up in the middle of the night to a crying baby with a very red ear. A trip to the ER involves bundling up the whole family, getting in the car, and waiting, possibly for up to 3 hours with 3 children (one ill), to be seen by a doctor. They arrive back home at 4 am only to have to be up again at 6 to get everyone ready and to be at work by 8 am after picking up the script from the pharmacy.
 - ***A telemedicine appointment would allow everyone to stay home, the well children to continue sleeping, and the script would be at the pharmacy waiting to be filled when it opened in the morning.***
- You wake up in the morning congested and have a temperature of 100.9. You have to be to work at 10 am but your doctor can't get you in for an appointment until 1:30 pm. You have to take time off work for the doctor's appointment and you aren't sure when you will be done and back to work.
 - ***A telemedicine visit could have been scheduled before you had to be to work, and the script could be picked up at the pharmacy before your start time.***

You can submit your questions through Let's Talk
or contact Jackie Penfield at OneGroup - 315.413.4410.