GENERAL QUESTIONS

1. What is Doctor On Demand?

Doctor On Demand is a healthcare service that provides on demand access or same day appointments with Board Certified Physicians or next-day appointments with Psychologists and Psychiatrists from any device with a front-facing camera – smartphone, tablet or computer. Doctor On Demand providers can treat most common non-emergency medical issues through live, face-to-face video visits.

2. How does it work? Do I need a special device or technology to access Doctor On Demand? How will I access it?

Doctor On Demand is available to be used from any device with a front facing camera – smart phone, tablet or computer. You can download the Doctor On Demand app (available for Apple, Android or Kindle Fire) or visit www.DoctorOnDemand.com/bluecrossmn. You can register in advance or at the time that you would like to see a provider. The Doctor On Demand website is available through Google Chrome or Firefox web browsers. For any questions or issues (e.g., logging into Doctor On Demand), call 1-800-997-6196.

3. What are the system requirements for conducting a video visit?

3 mbps download and 1.5 mbps upload is sufficient to conduct a video visit.

4. What are the most common reasons for using Doctor On Demand?

Doctor On Demand physicians routinely treat most of the top 20 conditions treated in urgent care centers including: upper respiratory infection, allergies, yeast infection, sports injuries, travel medicine, nausea, diarrhea, heartburn, back pain, rashes and prescription refills. Doctor On Demand is a convenient alternative for urgent but non-emergency conditions.

5. Can children use Doctor On Demand?

Yes, children can be seen and treated. The most common issues children are treated for include fever, strep throat, vomiting, asthma and colds. Children under the age of 18 cannot create an account. The parent / guardian would create the account and start the
consult by selecting “My Child” or “Someone Else” as the individual that the consult is for. The parent / guardian and child would complete the consult together.

Yes, a child can see a Mental Health provider, using the same process as medical visits.

6. **What provider specialties will be available through Doctor On Demand?**

   Primary / Urgent Care Physicians, Psychologists & Psychiatrists

7. **Can I see a therapist through Doctor on Demand?**

   Yes. Common treatments include care for stress, anxiety, relationship issues, depression, changes in mood, alcohol and tobacco addictions and eating problems.

8. **How long is a visit? How much does it cost? Can I use my health benefits? What times are they available?**

   **Rates effective 7/15/2017**

<table>
<thead>
<tr>
<th>Type of visit</th>
<th>How long is the visit?</th>
<th>How much does it cost?</th>
<th>Can I use my benefits?</th>
<th>What times are they available?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>15 minutes</td>
<td>$44</td>
<td>Yes, your medical benefits will apply</td>
<td>Available On Demand 24/7 -Or- By Appointment: 7am-11pm Local Time</td>
</tr>
<tr>
<td>Psychology</td>
<td>25 minutes or 50 minutes</td>
<td>$55 (25 minutes) $105 (50 minutes)</td>
<td>Yes, your mental health benefits will apply</td>
<td>Available By Appointment: 7am-10pm Local Time</td>
</tr>
<tr>
<td>Psychiatry</td>
<td>Initial (45 minutes) Ongoing (15 minutes)</td>
<td>$220 (45 minutes) $95 (15 minutes)</td>
<td>Yes, your mental health benefits will apply</td>
<td>Available By Appointment: 7am-10pm Local Time</td>
</tr>
</tbody>
</table>

9. **Will I be referred out to another provider?**

   Depending on your condition, you may be, but most likely will not be. On average 95% of visits are handled directly by the Doctor On Demand provider.

10. **Where is Doctor On Demand available?**
As of August 2017, Doctor On Demand offers medical care in all 50 states and the District of Columbia. Behavioral healthcare is available in all states where Mental Health services are available.

11. Can Doctor On Demand be used when I am traveling internationally?

   No, Doctor On Demand is only available when you are physically located in the US.

12. How can I ensure my medical records are safe?

   Patient information is stored on Doctor On Demand’s encrypted servers inside encrypted databases, which are HIPAA compliant.

13. Does this replace seeing my Primary Care Provider?

   No, Doctor On Demand is a tool meant to complement existing care, not replace it. For more emergent or chronic conditions, a visit to your Primary Care Provider or hospital is important and necessary. Doctor On Demand is not intended to replace care from a Primary Care Provider.

14. Can anyone use Doctor On Demand, or is it just for Blue Cross members?

   Doctor On Demand is available to anyone, as a Direct to Consumer service. However, as an extension of Blue Cross’ preferred provider network, members will receive real-time benefits eligibility and claims processing specific to their plan.

15. Visiting a doctor via video is a fairly new phenomenon. Isn’t it “safer” to visit a doctor in-person? Are the doctors board certified?

   All Doctor On Demand Physicians are Board Certified and licensed / credentialed in the states that they practice in. Additionally, Doctor On Demand follows strict technical standards and clinical practice guidelines to ensure the delivery of safe health care.

16. Is Doctor On Demand also available telephonically only?

   A visit with an MD can only be completed via video. The concierge team is available to talk to individuals telephonically, but they are not MDs and cannot write any prescriptions.

17. What languages can Doctor on Demand accommodate?

   Doctor on Demand staffs with providers that speak multiple languages, the language availability varies by state and can be found when reviewing the providers available before scheduling an appointment. However, if a member would be more comfortable with another language, the provider can use an interpreter service with can accommodate a wide variety of languages.
18. In what States is Doctor On Demand currently available?

Medical, psychology and psychiatry visits, including prescriptions, are available in all 50 states.

SCHEDULING QUESTIONS

19. What are Doctor on Demand’s hours of operations?

Patients have 24/7 access to board-certified physicians for medical visits. Next day appointments with psychologists and psychiatrists are available daily between 7 AM and 11 PM.

20. Can I schedule a Doctor On Demand visit with my current primary care doctor?

Only if your physician is already part of the Doctor On Demand network.

21. Can I choose my own physician?

Yes, you can review the providers available in your state and select the one that you prefer.

22. How is a physician selected for me?

Physicians are selected based on their licensures and availability at the time of your requested visit. You will only see a physician that is appropriately licensed and credentialed for the state that you are in at the time of your visit.

23. Is there any interface with my Primary Care Provider? Can I request a record of the visit be sent to them?

Yes, you can let the provider know that you would like a record of the visit sent to your PCP and they can facilitate.

24. How can I share my visit details with my provider?

At the end of each visit, the doctor will create a record of the visit that is saved in the ‘My Health’ section of the website. You can download the record, or you can request for the doctor facilitate having it sent to your primary provider by calling Doctor On Demand support at 1-800-997-6196 or email support@doctorondemand.com.
PRESCRIPTION QUESTIONS

25. Can Doctor on Demand Physicians prescribe medications?

Yes, the Doctor On Demand physicians are able to prescribe a wide range of drugs in the states in which they practice. These prescriptions can be useful for infections, allergies, skin conditions, illnesses while traveling, and sports injuries. Doctor On Demand physicians do not prescribe narcotics or pain medications that have been designated as US controlled substances as a Schedule I, II, III or IV drug.

26. How are medications prescribed? Are they coming out of one particular state?

Prior to each consult, the patient is prompted to select a pharmacy, in the event that a prescription is needed. The patient can skip this step and, if needed, the physician can help the patient select a convenient pharmacy at the end of the consult. The physicians use an e-prescribe tool for prescribing medication, similar to most provider offices.

27. Will I end up with an expensive prescription?

97% of prescriptions submitted by Doctor On Demand physicians are for generic medications.

28. Is a video consultation required for a prescription?

Yes, all consultations through Doctor On Demand require video for a portion of the consult. If the patient prefers audio only, they can start the visit, confirm their identity, complete the exam and then switch to audio only.

MENTAL HEALTH QUESTIONS

29. Are there Pediatric Psychiatrists available?

Doctor On Demand has child psychiatrists are licensed and board-certified in some states. This information will be available to you when you are scheduling an appointment and selecting the provider.

30. Does a member have to have a diagnosis already before setting up a psychology of psychiatry appointment?

No. Anyone (adults and children) is welcome to connect with a psychiatrist or psychologist, even if they do not yet have a diagnosis.
31. Can Doctor On Demand treat individuals that have a history of Chemical Dependency and have a mental health comorbidity (depression, anxiety, bipolar disorder etc)?

Yes. Doctor on Demand will work with patients that have both mental health and substance abuse problems. These are comorbidities commonly found together. Patients can see a psychologist or psychiatrist.

32. Can Mental Health visits be extended, if we run out of time?

Yes. A patient can extend a psychology visit by 25 minutes for a fee of $55 if both the patient and the provider agree.

TROUBLESHOOTING
33. How do I reach the Concierge Staff?

To speak with a concierge staff member, available 24 hours a day, call 1-800-997-6196.

34. When I’m registering, Doctor On Demand is not accepting what I enter in the ‘Employer’ box. What do I do?

Entering your employer is not required for registration. Click on the 'skip' button to proceed.

SERVICES PROVIDED
35. Can Doctor On Demand complete labs?

Yes. Please see the Enhanced Diagnostic section of this document.

36. Can Doctor On Demand provide ‘Return to Work/Return to School’ notes?

Yes. The clinicians are able to provide simple forms such as work/school excuses or return to work/school documents as clinically appropriate.

37. Can Doctor on Demand prescribe tobacco cessation quit aids?

Yes. The Doctor on Demand physicians can prescribe quit aids.

38. Can Doctor On Demand complete FMLA or STD paperwork?
No, Doctor On Demand is not able to provide documents like FMLA forms, Disability forms or Handicap/DMV documents as these documents require an in-person evaluation.

39. Can I use Doctor On Demand as a prescription refill service?

No. Doctor On Demand can only issue bridge prescription refills, which means a refill in to bridge the member to their next appointment with their primary care provider.

40. Does Doctor On Demand provide maternity care services?

Doctor On Demand can help with medical issues related to pregnancy, like nausea and heart burn, but it does not provide routine check-in with pregnant members. Blue Cross members can enroll in the maternity management program for routine calls from a clinician to receive support and education about pregnancy.

41. Can Doctor On Demand complete physicals?

No. At this time telehealth is not a suitable alternative for annual physicals. Doctor On Demand can be used to review results (for example from labs), but not for the actual physical.

**BLUE CROSS MEMBERS**

42. What does it mean to have Doctor On Demand as the preferred vendor?

Blue Cross members will receive real-time benefits eligibility and claims processing specific to their plan. Members will only pay their copay at the time of service, rather than waiting for their claim to be processed and reimbursement after the fact.

43. Is Doctor On Demand covered within my benefit plan?

Blue Cross benefit plans will apply for Doctor On Demand Medical & Mental Health visits. Group and Member ID information need to be entered as part of the registration process, for benefits to apply.

44. Does Doctor On Demand work with my Mental Health benefits?

Yes, Doctor On Demand will code the claims for the Mental Health services with the appropriate code and they will be processed under your Mental Health benefits.

45. Do I have to use Doctor On Demand? Can I use another telehealth vendor?
Members can use a different vendor but will not have the benefits integration that comes with Doctor On Demand. For other vendors, members will need to pay in full at time of service and be refunded the difference based on their benefit structure.

46. How will it work if I have an HSA or HRA plan?

Members can pay with an HSA/HRA credit card. For members without an HSA/HRA credit card, they may pay using a credit card and submit for reimbursement through their HRA/HSA account.

47. Can I use my SelectAccount Funds to pay for a visit?

Yes. SelectAccount will reimburse you for your visit after the claim has been received and processed by BCBSMN. If you signed up for cross over, the funds will be automatically transferred into your account.

48. Can I buy visits in bulk, prepay and use them as needed?

No

49. Can I buy visits for someone else, like a dependent college student, who is in another state?

No

50. Can Doctor On Demand be used for Disease Management or Case Management?

No

51. Will there be coupon codes available for Doctor On Demand?

No, coupon codes will not be available or promoted to members. However, Doctor On Demand is a direct to consumer company and, at times, they have free coupon codes available on their website or through social media. Members can use the coupon code, but claims will not be processed for those visits.

52. What will happen for the member if they enter the wrong member or group number? Will they receive a notification?

The member will receive a notification that states, “We were unable to verify your information with your insurance company. Please ensure that all information is entered correctly.” Upon receiving this message, the member should re-enter their information.
53. Even if a member has a $0 copay, is a credit card required?

Yes. A credit card has to be entered to verify the user for security reasons. If the member has a $0 copay, they will not be charged, but a credit card does have to be entered.

54. Are there Registration guides for Doctor On Demand?

Yes, please contact your BCBSMN contact and they can direct you to them.

55. What internet browsers are supported by Doctor On Demand?

Users can access the complete Doctor On Demand website with Firefox or Google Chrome. Internet Explorer can provide some functionality on the Doctor On Demand website, but due to security issues, users cannot connect with a doctor with Internet Explorer.

ENHANCED DIAGNOSTIC CAPABILITIES (LAB SERVICES)

56. What are enhanced diagnostic capabilities?

Effective June 29, 2017, Doctor On Demand can fill requests for lab work as part of their new lab program. It is an integrated experience for patients within the Doctor On Demand website and mobile app. By adding this new capability, Doctor On Demand is putting the patient at the center of what they do and the new program allows Doctor On Demand to service patients’ needs by expanding their doctors’ ability to treat and resolve patient issues.

57. How will lab claims be submitted?

Any lab work requested by Doctor On Demand would fall under the patient’s diagnostic benefit and would process per that benefit. The claim will be submitted by the lab and not by Doctor On Demand.

58. Which lab locations are participating?

At launch, Doctor On Demand is partnering with two national labs – LabCorp and Quest Diagnostics. The patient will have the flexibility to visit any service center within these networks at their convenience. Combined, there are over 4,000 service centers nationwide.

59. What lab screens are available?

Below is a list of lab screens that Doctor On Demand physicians are able to request starting on June 29, 2017.
60. What happens to a patient when there is no nearby LabCorp or Quest Diagnostic location?

During the visit, the doctor will confirm the patient’s location and make them aware if they are not in an area served by LabCorp or Quest Diagnostics. If no lab is nearby, and the patient is unable to travel to the closest location, no lab order will be requested by the Doctor On Demand doctor.

61. What if the health plan provider’s preferred lab partner in the patient’s area is not LabCorp or Quest Diagnostics?

At this time, Doctor On Demand is partnering exclusively with LabCorp and Quest Diagnostics. However, additional lab partners may be added based on patient demand.

62. How accurate is lab location information such as phone number and hours?

Doctor On Demand receives updated laboratory information on a regular basis from LabCorp and Quest Diagnostics and will make any necessary changes to Doctor On Demand’s app and website.

63. Who at Doctor On Demand should the patient contact if the doctor orders a lab that is not covered by the diagnosis code?

The patient can contact Doctor On Demand at 1-800-997-6196 or email support@doctorondemand.com.

64. If the incorrect diagnosis code is submitted to the health plan provider, how will this be corrected?
The patient can contact Doctor On Demand at 1-800-997-6196 or email support@doctorondemand.com. Doctor On Demand will work with the lab to get the diagnosis code updated and have the lab submit a corrected claim.

65. Will patients only see service centers that are in-network?

Patients will be shown service centers that are both in- and out-of-network. The service centers displayed are based on the patient's location, giving the patient choices based on what’s most convenient. However, the service center detail will show which locations are in-network or preferred by their health plan.

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