

Antidote Health

24/7 Care Benefit Rider (Elite)
Bronze Elite, Bronze Elite + Dental,
Silver Elite, Silver Elite + Dental,
Gold Elite, Gold Elite + Dental
Platinum Elite, Platinum Elite + Dental

This rider is attached to and made part of the Evidence of Coverage (EOC) as of the Effective Date shown in the Schedule of Benefits. It is subject to all limitations, exclusions, terms, and provisions of the EOC.

In return for payment of the required Premium, the following is added to the EOC:

Part 1: The Benefit

You have chosen a comprehensive health insurance plan from Us, providing You and Your Dependents extensive benefits. Please store this plan document alongside Your other vital records for easy access and future reference.

Antidote is a digital HMO, offering 24/7 access to virtual visits with clinicians who can serve as your Primary Care Provider (PCP) and provide you with access to routine, wellness, preventive, and chronic care. Licensed therapists are also available for virtual care access to Mental Health Care Services. More information about the Providers is available at antidotehealth.com.

Antidote Virtual Primary Care Provider, Virtual Urgent Care Provider, and Virtual Mental Health Practitioner visits at \$0 Copayments are unlimited. When You seek care from an Antidote Virtual Provider first, Your out-of-pocket expenses are minimized for the following Covered Services. The reduction of Your out-of-pocket expenses is a Referral Discount or a copayment discount.

- *Primary Care Office Visit* Your out-of-pocket expenses are waived when an Antidote Virtual Primary Care Provider refers You to a Primary Care Provider to receive in-person care and the services are obtained from a Network Provider. A maximum number of twelve *\$0 Copay PCP Discounts* are available no matter how many different Primary Care Providers You see during the Benefit Period. For example, if You receive a referral from an Antidote Virtual Provider, You are eligible for a *\$0 Copay PCP Discount* for the initial visit and up to eleven follow-up visits with the same provider for the Antidote referred condition. To be eligible for the *\$0 Copay PCP Discounts* for additional referrals for other conditions, You must follow this same process with an initial consultation with the Antidote Virtual Provider.
- *Specialist Office Visit.* Your out-of-pocket expenses are minimized when an Antidote Virtual Provider refers You to a Specialist to receive in-person care. Four Referral Discounts are available per Benefit Period when an Antidote Virtual Provider refers You to a Specialist and those services are obtained from a Network Provider. A maximum number of four Referral Discounts are available no matter how many providers You see during the benefit period. For example, if You receive a referral from an Antidote Virtual Provider, You are eligible for a Referral Discount for the initial visit and up to three follow-up visits with the same provider for the Antidote referred condition. To be eligible for the Referral Discounts for additional referrals for other conditions, You must follow this same process with an initial consultation with the Antidote Virtual Provider.
- *Prescription Drugs.* (Please see Your Schedule of Benefits for the tiers to which this benefit applies). Your out-of-pocket expenses are minimized when an Antidote Virtual Provider prescribes a Generic or Preferred Brand medication. Antidote's Virtual Providers are accessible 24/7 to prescribe non-emergency prescription medications and refills, such as for colds, flu, sinus or ear infections, and allergies.

- *Mental Health / Substance Use Disorder (MH/SUD) Practitioner Office Visit.* Your out-of-pocket expenses are waived when an Antidote Virtual Primary Care Provider or an Antidote Virtual Mental Health Practitioner refers You to a Mental Health or Substance Use Disorder Practitioner to receive in-person care and the services are obtained from a Network Provider. A maximum number of twelve *\$0 Copay MH/SUD Discounts* are available no matter how many different Mental Health or Substance Use Disorder Practitioners You see during the Benefit Period. For example, if You receive a referral from an Antidote Virtual Provider, You are eligible for a *\$0 Copay MH/SUD Discounts* for the initial visit and up to eleven follow-up visits with the same provider for the Antidote referred condition. To be eligible for the *\$0 Copay MH/SUD Discounts* for additional referrals for other conditions, You must follow this same process with an initial consultation with an Antidote Virtual Provider.
- *Laboratory Services.* Your out-of-pocket expenses are waived when an Antidote Virtual Provider orders a routine laboratory test for You from a Network Provider.
- *Maternity Services.* Your out-of-pocket expenses for prenatal and postnatal office visits are waived when an Antidote Virtual Primary Care Provider refers You to a Network Provider for in-person obstetrical care.

When You self-refer to a Tier 1 Network Provider for office services, Your out-of-pocket expenses are minimized for the following Covered Services.

- *Tier 1 Primary Care Office Visit.* If You elect to see an in-person Primary Care Provider in the Tier 1 Provider Network without a referral from an Antidote Virtual Primary Care Provider, twelve *\$0 Copay PCP Discounts* are available per Benefit Period. A maximum number of twelve *\$0 Copay PCP Discounts* are available no matter how many different Tier 1 Primary Care Providers You see during the Benefit Period.
- *Tier 1 Mental Health / Substance Use Disorder Practitioner Office Visit.* If You elect to see an in-person Mental Health Practitioner in the Tier 1 Provider Network without a referral from an Antidote Virtual Primary Care Provider or an Antidote Virtual Mental Health Practitioner, twelve *\$0 Copay MH/SUD Discounts* are available per Benefit Period. A maximum number of twelve *\$0 Copay MH/SUD Discounts* are available no matter how many different Tier 1 Mental Health Practitioners You see during the Benefit Period.
- *Tier 1 Specialist Office Visit.* If You elect to see an in-person Specialist Provider in the Tier 1 Provider Network without a referral from an Antidote Virtual Provider, Your out-of-pocket expenses, including copays and coinsurance, will be lower than a Tier 2 Network Provider.

The Referral Discounts are listed in Your Schedule of Benefits.

Please see Your Evidence of Coverage, Section IV – How Your Plan Works and Your Schedule of Benefits for additional information on these Covered Services.

Part 2: Terms of the Rider

EOC Terms: The benefits of this rider include the terms in this document and Your Evidence of Coverage. If there is a conflict between the terms in this rider and the terms in the EOC, We will follow the terms in this rider. Please also refer to Your Schedule of Benefits for cost-sharing information applicable to the benefits described in this rider.

Termination: This rider will terminate for the following reasons:

- Your coverage ends on the date the Policy ends, as set forth in the EOC;
- You are no longer eligible to be a Policyholder or enrolled Dependent, as determined by Your employer group;
- We receive notice to end Your coverage from Your employer group;
- You committed an act, practice, or omission that constituted fraud or intentional misrepresentation of a material fact; or
- You accept non-exempt reimbursement for Premium by or on behalf of any third party. Please see the EOC, Section IX – Termination for further information on exempt reimbursements.

Premium Payments: Please see Your EOC, Section X – Cost Sharing and Payment Obligations for additional information on Premiums associated with the benefits under this rider.

Part 3: Definitions

- **Antidote Virtual Urgent Care Provider:** A Network Provider available 24 hours per day, 7 days a week through Antidote's virtual 24/7 Care benefit. Consulting an Antidote Virtual Urgent Care Provider may reduce or eliminate Your out-of-pocket costs for certain Covered Services.
- **Antidote Virtual Provider:** Antidote Virtual Primary Care Provider, Virtual Urgent Care Provider, or Virtual Mental Health Practitioner, where You have unlimited visits with \$0 Copayments.
- **Referral Discount:** a reduction of the out-of-pocket expenses for the Cost Share when an Antidote Virtual Provider refers or prescribes the Covered Person to visit a Provider for in-person care. ***\$0 Copay PCP Discounts:*** \$0 Copayment is assessed when an Antidote Virtual Provider refers or prescribes the Covered Person to visit a Provider for in-person PCP care or a Covered Person elects to seek PCP visit from a Tier 1 Network Provider. The number of *\$0 Copay PCP Discounts* available per Benefit Period may be limited. Once the number of available *\$0 Copay PCP Discounts* has been used in a Benefit Period, the Copayment will be charged at the Tier 2 Copayment amount
- **Referral Discount:** a reduction of the out-of-pocket expenses for the Cost Share when an Antidote Virtual Provider refers or prescribes the Covered Person to visit a Provider for in-person care. ***\$0 Copay PCP Discounts:*** \$0 Copayment is assessed when an Antidote Virtual Provider refers or prescribes the Covered Person to visit a Provider for in-person PCP care or a Covered Person elects to seek PCP visit from a Tier 1 Network Provider. The number of *\$0 Copay PCP Discounts* available per Benefit Period may be limited. Once the number of available *\$0 Copay PCP Discounts* has been used in a Benefit Period, the Copayment will be charged at the Tier 2 Copayment amount.
- **\$0 Copay MH/SUD Discounts:** \$0 Copayment is assessed when an Antidote Virtual Provider refers or prescribes the Covered Person to visit an MH/SUD Provider for in-person Mental Health care or a Covered Person elects to seek Mental Health visit from a Tier 1 Network Provider. The number of *\$0 Copay MH/SUD Discounts* available per Benefit Period may be limited. Once the number of available *\$0 Copay MH/SUD Discounts* has been used in a Benefit Period, the Copayment will be charged at the Tier 2 Copayment amount.
- **Tiered Network Provider:** The benefit payment available under this Plan differs depending on Your choice of Network Provider. This Plan has Tiers of Network Providers that provide You with a choice of different levels of In-Network benefits based on the Tier designation of the Network Provider furnishing the Covered Services.

This Plan recognizes the following categories of Network Providers:

1. Tier 1 Network Provider

- Your out-of-pocket expenses, including copays and coinsurance, will be lower than a Tier 2 Network Provider.
- When Covered Services are received from the Tier 1 Network, You receive a higher payment contribution from Us under this Plan.

2. Tier 2 Network Provider

- Your out-of-pocket expenses, including copays and coinsurance, will be higher than a Tier 1 Network Provider.

Both the Tier 1 and Tier 2 Network Providers agree to submit claims to Us on Your behalf. Reimbursement for Covered Services will be made directly to the Network Provider according to the terms of this Plan and Our network participation agreement. The Network Providers have also agreed to address the authorization requirements if any, on Your behalf.

Network Providers can change Tier placement, status, practices and/or locations at any time throughout the Benefit Year. When a Network Provider changes a practice or location, the Tier of that Network Provider may also change. It is important to check the Provider Directory before receiving services to ensure the provider is a Network Provider and to determine the Tier placement of the provider or facility. To find a provider, you may view the Provider

Directory online at Our website, www.antidotehealth.com. You can also request a copy of the Provider Directory, free of charge, by calling Our Member Services Department at the telephone number on the back of Your ID Card.