Antidote Health

Telehealth Care Benefit Rider (Complete)

Bronze Complete, Bronze Complete + Dental, Silver Complete, Silver Complete + Dental, Gold Complete, Gold Complete + Dental, Platinum Complete, Platinum Complete + Dental

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

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

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 offers access to virtual visits with Antidote clinicians who can provide primary care services, including routine, wellness, preventive, and chronic care. These clinicians can serve as a primary point of contact for Your care and can help coordinate services and connect You to In-Network Providers when appropriate. Accessing care through Antidote offers You the opportunity to reduce Your out-of-pocket expenses. More information about the Antidote Virtual Providers is available at antidotehealth.com.

Antidote virtual primary care, virtual urgent care, and virtual mental health visits at $0 Copayments are unlimited. You may choose to seek care from an Antidote Virtual Provider, who can help coordinate Your care and provide access to certain Plan benefits described below. Your out-of-pocket expenses are reduced if You seek care from an Antidote Virtual Provider.

The reduction of Your out-of-pocket expenses is called a Referral Discount. Use of an Antidote Virtual Providers is optional. You may self-refer to a Network Provider for Covered Services under the Policy. However, if You choose to obtain a referral from an Antidote Provider, You receive the maximum benefits under the Policy. The types of Referral Discounts are described below:

- *Primary Care Office Visit.* Your out-of-pocket expenses are eliminated when an Antidote Virtual Provider refers You to a Tier-1 Primary Care Provider to receive Medically Necessary, in-person care and the services are provided by a Tier-1 Network Provider. A maximum number of four *$0 Copay PCP Discounts* are available no matter how many different Tier-1 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 Tier-1 initial office visit and up to three Tier-1 follow-up visits with the same provider for the Antidote referred condition. To be eligible for the *$0 Copay PCP Discount* for additional referrals for other conditions, You must follow this same process with an initial consultation with an Antidote Virtual Provider. A maximum number of four *$0 Copay PCP Discounts* are available per Benefit Period.
- *Specialist Office Visit.* Your out-of-pocket expenses are minimized when an Antidote Virtual Provider refers You to a Tier-1 Specialist to receive medically necessary, in-person care. Four *Referral Discounts* are available per Benefit Period when an Antidote Virtual Provider refers You to an in-person Tier-1 Specialist for medically necessary care and those services are obtained from a Tier-1 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 Tier-1 office visit and up to three Tier-1 follow-up visits with the same provider for the Antidote referred condition. To be eligible for the *Referral Discount* for additional referrals for other conditions, You must follow this same process with an initial consultation with an Antidote Virtual Provider. A maximum number of four *Referral Discounts* are available per Benefit Period.

- *Prescription Drugs*. (Please see Your Schedule of Benefits for the medications to which this benefit applies.) Your out-of-pocket expenses are minimized when an Antidote Virtual Provider prescribes a Generic or Preferred Brand medication (Prescription Discount). Antidote's Virtual Providers are accessible to prescribe non-emergency prescription medications and refills for colds, flu, sinus or ear infections, allergies and chronic conditions.
- *Mental Health / Substance Use Disorder (MH/SUD) Provider Office Visit.* Your out-of-pocket expenses may be eliminated when an Antidote Virtual Provider refers You to a Tier-1 Mental Health or Tier-1 Substance Use Disorder Provider to receive Medically Necessary, in-person care and the mental health or substance use disorder (MH/SUD) services are obtained from a Tier-1 Network Provider. A maximum number of eight *$0 Copay MH/SUD Discounts* are available no matter how many different Tier-1 Mental Health or Tier-1 Substance Use Disorder 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 MH/SUD Discount* for the initial Tier-1 office visit and up to seven Tier-1 follow-up office visits with the same provider for the Antidote referred MH/SUD condition. To be eligible for the $*0 Copay MH/SUD Discount* for additional referrals for other conditions, You must follow this same process with an initial consultation with an Antidote Virtual Provider. A maximum number of eight *$0 Copay MH/SUD* Discounts are available per Benefit Period.
- *Urgent Care Office Visit.* Your out-of-pocket expenses may be reduced when an Antidote Virtual Provider refers You to a Tier-1 Urgent Care Provider to receive Medically Necessary, in-person care and the services are provided by a Tier-1 Urgent Care Network Provider. A maximum number of two *$0 Copay Urgent Care Discounts* are available no matter how many different Tier-1 Urgent 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 Urgent Care Discount* for the initial Tier-1 office visit and up to one Tier-1 follow-up office visits with the same provider for the Antidote referred condition. To be eligible for the *$0 Copay Urgent Care Discounts* for additional referrals for other conditions, You must follow this same process with an initial consultation with an Antidote Virtual Provider. A maximum number of two *$0 Copay Urgent Care Discounts* are available per Benefit Period.

Self-referrals

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

- *Tier-1 Primary Care Office Visit.* If You elect to self-refer to an in-person Primary Care Provider in the Tier-1 Provider Network, four $0 Copay PCP Discounts are available per Benefit Period. A maximum number of four $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 Provider Office Visit.* If You elect to self-refer to an in-person Mental Health or Substance Use Disorder Provider in the Tier-1 Provider Network, eight *$0 Copay MH/SUD Discounts* are available per Benefit Period. A maximum number of eight $0 Copay MH/SUD Discounts are available no matter how many different Tier-1 Mental Health/Substance Use Disorder Providers You see during the Benefit Period.

- *Tier-1 Specialist Office Visit.* If You elect to self-refer to an in-person Specialist in the Tier-1 Provider Network, Your out-of-pocket expenses, including Copays and Coinsurance, for Tier-1 Network Providers will apply as described in the Schedule of Benefits.

The discounts are listed in Your Schedule of Benefits.

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

Part 2: Terms of the Rider

Policy Terms: The benefits of this rider include the terms in this document and Your Policy. If there is a conflict between the terms in this rider and the terms in the Policy, 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 Policy;
- 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 Policy, Section IX – Termination for further information on exempt reimbursements.

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

Part 3: Definitions

- **$0 Copay PCP Discount:** $0 Copayment is assessed when You elect to self-refer for a PCP visit to 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 Discount:** $0 Copayment is assessed when You elect to self-refer for a MH/SUD visit to 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.

- **$0 Copay Urgent Care Discount**: The number of *$0 Copay Urgent Care Discounts* available per Benefit Period may be limited. Once the number of available *$0 Copay Urgent Care Discounts* has been used in a Benefit Period, the visit will be charged with deductible and co-insurance applied.

- **Antidote Virtual Provider:** Antidote Virtual Provider, where You have unlimited visits with $0 Copayments.

- **Prescription Discount:** A reduction in Your out-of- pocket expenses when an Antidote Virtual Provider prescribes a Generic or Preferred Brand medication.

- **Referral Discount:** A reduction of Your out-of-pocket expenses for the Cost Share when an Antidote Virtual Provider refers You to an in-person Network Provider for a medically necessary office visit.

- **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 Network 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.