**Telemedicine Models - Effective 3/1/2020**

With the help of communication technologies, employees and their dependents who are enrolled in the SNC Health Plan can now interface with a health care provider from the comfort of their own home. Access to virtual care provides employees and family members with a safe and convenient alternative to standard in-office visits.

St. Norbert College provides access to two models for digital access to providers. Please see the updated [summary sheet](https://drive.google.com/file/d/111IS9G44N8xP2s_zkzboJkMQZ5Ap2Gah/view?usp=sharing) with telemedicine.

**Teladoc:**

Teladoc provides access to a national network of U.S. board -certified doctors 24/7/365. Members can be treated for minor medical conditions such as; Cold & flu symptoms, Allergies, Pink Eye, Respiratory infection, Sinus problems, Urinary Tract Infections, Skin problems and more.

Teladoc may be used when: 

* Immediate care is needed.
* Considering the ER or Urgent Care center for non-Emergency issues.
* You are on vacation or on a business trip.

Employees must be enrolled in St. Norbert’s UMR Health Plan to access coverage through Teladoc. Members may log-in to [www.Teladoc.com](http://www.teladoc.com) or call 1.800.835.2362 to start a virtual visit.

Teladoc was introduced to St. Norbert’s Health Plan on 1/1/2019. Teladoc is fully integrated with your medical plan and member responsibility, as noted below, is applied to your annual deductible and out-of-pocket accumulators. Member responsibility is due at time of service.

*Member Responsibility:*

|  |  |  |
| --- | --- | --- |
| Health Plan | In-Network | Out-of-Network |
| PPO Plan | $20 copay; Deductible & Coinsurance waived | n/a |
| HDHP (HSA Plan) | $45 Fee; applied to Deductible and OOP Limits | n/a |

**Telemedicine with Local Providers / Health Systems:**

Effective 3/1/2020, St. Norbert College has expanded their coverage to include telemedicine office visits. Telemedicine is the use of digital information and communication technologies, such as computers and mobile devices, to access health care services and manage your healthcare. Most often, these are services provided by your primary care physician, a specialist or your behavioral health provider. These types of providers are utilizing Telemedicine as an alternative method to treat their patients in lieu of face to face office visits due to the recent COVID-19 pandemic.

*Member Responsibility:*

|  |  |  |
| --- | --- | --- |
| Health Plan | In-Network | Out-of-Network |
| PPO Plan | $20 copay; balance subject to Deductible, 80% Coinsurance | $20 copay; balance subject to Deductible, 60% Coinsurance |
| HDHP (HSA Plan) | Deductible, 90% Insurance | Deductible, 70% Insurance |

Although most providers will bill UMR for their services, please keep in mind that some may not. Instead, they will provide an invoice to be submitted by the member (you) to UMR for processing. See [claim form to submit to UMR](https://drive.google.com/file/d/10xn-SE2vdJbBjDOzoqhksromteBqnfaj/view?usp=sharing). Once submitted, UMR will apply the fee to the member’s annual deductible and out-of-pocket accumulators. If your annual deductible or out-of-pocket has been met, UMR will reimburse the member according to their health plan election.

Please contact Jesse Albers with any questions at jesse.albers@snc.edu or 403-3982.