



The sections entitled Virtual Care/Dedicated Virtual Providers, Mental Health and Substance Use Disorder in THE SCHEDULE -- Preferred Provider Medical Benefits -- in your certificate are changed to read as attached.

The page in your certificate coded HC-COV1122 is replaced by the pages coded HC-COV1122 V1 attached to this certificate



Preferred Provider Medical Benefits
The Schedule

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
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Virtual Care

Dedicated Virtual Providers

Dedicated virtual care services may be provided by MDLIVE, a Cigna affiliate.

Services available through contracted virtual providers as medically appropriate.

Notes:

Primary Care cost share applies to routine care. Virtual wellness screenings are payable under preventive care.

MDLIVE Behavioral Services, please refer to the Mental Health and Substance Use Disorder section (below).

Lab services supporting a virtual visit must be obtained through dedicated labs.

[Redacted]

[Redacted]



Preferred Provider Medical Benefits

Covered Expenses

The term Covered Expenses means expenses incurred by a person while covered under this plan for the charges listed below for:

preventive care services; and



Virtual Care

Dedicated Virtual Providers

Includes charges for the delivery of real-time medical and health-related services, consultations and remote monitoring by dedicated virtual providers as medically appropriate