



December 8, 2015

Dear Member,

This letter is to inform you about a new health benefit called LiveHealth Online which allows you to visit a doctor online anytime you choose.

What is LiveHealth Online?

LiveHealth Online lets you talk face-to-face with a doctor using your smart phone, tablet, or computer with a webcam and internet access. There are no appointments, no driving, and no waiting at an urgent care center. Most states also allow doctors to prescribe medications directly to your local pharmacy. Visit <http://livehealthonline.com> to see a list of states in which doctors can prescribe medications.

How can I use it?

When you need to see a doctor for common health concerns like colds, the flu, fevers, rashes, infections and allergies, simply go to <http://livehealthonline.com/> or access the LiveHealth Online mobile app. Select the state you are located in and answer a few questions to set up your account.

When can I use it?

Starting on January 1, 2015 doctors will be available for you on LiveHealth Online 24/7, 365 days a year.

How much will it cost?

LiveHealth Online visits are only a \$10 Copayment. You will be asked for credit card information upon logging in. The actual cost for non-members is \$49.

If you have any further questions about this exciting new benefit, please contact us at 877-309-2955 or go to <http://livehealthonline.com/> to learn more.

Thank you,

ARC Administrators
333 West Vine Street, Suite 900
Lexington, Kentucky 40507
(859) 721-0799 - Office
(877) 309-2955 - Toll Free
(859) 243-0381 - Secure Fax



Frequently asked questions

How much does it cost to use LiveHealth Online?

LiveHealth Online is a part of your health plan. To find out how much your visit will cost, enter your member ID on LiveHealth Online and the cost will be shown before you visit with a doctor.

Your family and friends also can use LiveHealth Online by paying the full cost of the visit, \$49.

Will I be charged more if I use LiveHealth Online on weekends, holidays or at night?

No, the cost is the same.

How do I pay for a LiveHealth Online session?

LiveHealth Online accepts Visa, MasterCard and Discover cards as payment for an online visit with a doctor.

Please keep in mind that charges for prescriptions aren't included in the cost of your doctor's visit.

Can I get online care from a doctor if I'm traveling or in another state?

As long as you are located in a state where LiveHealth Online is available, you can get online care. To determine if online visits with a doctor are available in your state, please visit livehealthonline.com and view the state map at the bottom of the home page.

Why do some states offer prescriptions after my visit and other states don't?

Some state laws require a face-to-face visit before allowing prescriptions. Every state is different and these laws change often. Please visit livehealthonline.com regularly to see if online visits with a doctor are available in your state. Please note that doctors using LiveHealth Online are not able to prescribe controlled substances or lifestyle drugs.

Do I have what I need to access doctors through LiveHealth Online?

To find out how to use LiveHealth Online on your computer or mobile device, go to livehealthonline.com and select the About tab. Then scroll down to the *More Information* section on the left side of the page.

Who do I get in touch with if I still have questions?

You can email customersupport@livehealthonline.com or call toll free at 1-855-603-7985.

If you send us an email please be sure to include:

}}Your name

}}Your email

}}A phone number where you can be reached