

Automotive Industries Welfare Fund

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To: All Direct Pay Plan Participants under the Automotive Industries Welfare Fund

From: Board of Trustees

This Participant Notice will advise you of certain material modifications that have been made to the Automotive Industries Welfare Fund Direct Pay Plans. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

ANTHEM BLUE CROSS LIVEHEALTH ONLINE SERVICES

The Trustees have approved the implementation of the Anthem Blue Cross LiveHealth Online services effective July 1, 2015 at the cost of \$20 copay (deductible waived).

Members can now use their smart phone, tablet or computer to have a live video visit with a board certified doctor affiliated with the Anthem Blue Cross LiveHealth Online Services to discuss non-emergency health issues from home, work or wherever they happen to be as long as they have Internet access. This new online care service, LiveHealth Online, offers a secure means of reaching board-certified, primary care doctors on demand, especially when plan participants find it inconvenient to leave work or home and go to a doctor's office. Online care, for non-urgent medical conditions, is more convenient and affordable than a visit to the emergency room or an urgent care clinic. Patients use online care typically to communicate with a doctor about colds, aches, sore throats, allergies, infections as well as wellness and nutrition advice.

Members can access LiveHealth Online either by going to the website www.livehealthonline.com from a computer with a webcam and internet access *or* by downloading LiveHealth Online mobile app to their iOS or Android smartphone or tablet.

TO ACCESS THIS PROGRAM:

1. Log on to livehealthonline.com.
2. Select **Sign Up** in the top right corner of the screen.
3. Complete the form to create your account and select **Finish**.
4. Review the physician profiles to select the one that's right for you and begin your consultation.

We are attaching information from Anthem that outlines this new and exciting program.

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Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Fund Office at (800) 635-3105.

Sincerely,

Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

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Frequently Asked Questions

What is LiveHealth Online?

LiveHealth Online is a convenient way for you to talk with and get treatment from a doctor at livehealthonline.com or on your smartphone or tablet using the free app. It is secure, private, easy-to-use and affordable. You can have live, instant or planned visits with doctors seven days a week, 24 hours a day. You use two-way video conferencing, along with instant messaging.

Why would I use LiveHealth Online instead of going to visit my doctor in person?

The choice to use LiveHealth Online is different for each person. For some, busy schedules, location or other conflicts make it hard to get to the doctor's office. It also depends on the type of condition you need care or treatment for. Sometimes there's just no substitute for going to the doctor in person. But other times, the convenience of having a doctor a click away can help you get the care you need when you need it.

Enroll at
livehealthonline.com
or download the free
app at the Apple App
Store or Google Play.

When is LiveHealth Online available?

Doctors are available on LiveHealth Online seven days a week, 24 hours a day, 365 days a year.

Do doctors have access to my health information?

If you enroll and set up an account, doctors who use LiveHealth Online can access your health information and review previous treatment recommendations and information from prior LiveHealth Online visits.

If you are using LiveHealth Online for the first time, and have not enrolled or set up an account, you will be asked to answer a brief questionnaire to gather relevant health information before you speak with a doctor. This information from your online visit will be available for future LiveHealth Online visits.

How does online care work? Do I need an appointment?

Whenever you think you need to see a doctor, simply go to livehealthonline.com or download the free app from the Apple App Store or Google Play. Just enroll for free, set up a personal account and you are ready to see a doctor.

Establishing an account allows you to securely store your personal, health, and payment information so you can more easily connect with doctors in the future, share your health history and even schedule future online visits at times that are convenient for you. Once connected, you can talk and interact with the doctor as if you were in a private exam room.



What are some of the most common reasons to see a doctor using LiveHealth Online?

People use LiveHealth Online for a range of medical issues. The most common are cold and flu symptoms, fevers, allergies, infections and other similar illnesses.

How long does a LiveHealth Online session with a doctor usually last?

A typical LiveHealth Online session is about 10 minutes.

How much does it cost to use LiveHealth Online?

You can see a doctor using LiveHealth Online for the same cost as your regular doctor visits. You just have to enroll for free at livehealthonline.com or on the app, and choose a doctor to see your cost. Without enrolling, your health plan won't be able to cover your visit.

Will I be charged different amounts for using video or instant messaging features?

No. The cost is the same.

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.

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. You can also use the app on your smartphone or tablet if you aren't near your computer.

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

Go to livehealthonline.com and click on "System Requirements."

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

You can email customersupport@livehealthonline.com (include your email address and phone number) or call toll free at 855-603-7985.

