



MEDICAL MUTUAL®

**CERTIFICATE/BENEFIT BOOK AMENDMENT
(Telehealth)**

This Amendment modifies the coverage described in your Certificate Book/Policy and is effective on May 1, 2016. It is subject to all the terms and conditions of the plan, except as stated. This Amendment terminates concurrently with the plan to which it is attached. Please place this Amendment with your Certificate Book /Policy for future reference.

1. The following exclusion is added and replaces any existing exclusion for telephone or online consultations:

For telephone consultations or consultations via electronic mail, facsimile or internet/web site, except as required by law, authorized by Us, or as otherwise described in this Certificate Book/Policy.

2. The following is added to the office visit section of the Health Care Benefit entitled, "Medical Care:"

Services not performed in-person. When performed by a Provider with whom Medical Mutual has an agreement to perform these services, your coverage will include Providers' charges for consulting with Covered Persons by telephone, facsimile machine, electronic mail systems or online visit services. Online Covered Services include a medical consultation using the internet via a webcam, chat or voice. Non Covered Services include, but are not limited to, communications used for:

- Reporting normal lab or other test results
- Office appointment requests
- Billing, insurance coverage or payment questions
- Requests for referrals to doctors outside the online care panel
- Benefit precertification
- Physician-to-Physician consultation

IN WITNESS

WHEREOF:

Medical Mutual

Rick Chiricosta
Chairman, President & CEO

Please Note: Products marketed by Medical Mutual may be underwritten by one of its subsidiaries, such as Medical Health Insuring Corporation of Ohio® or Consumers Life Insurance Company.®