

Best Doctors Incentive Plan – Effective May 1, 2015

The Fee-for-Service medical plan offers an incentive for using the Best Doctors program (“Best Doctors”). Best Doctors provides participants access to world-renown medical experts who provide a ‘second-opinion’ review at no cost to the member.

Who Is Eligible to Receive the Incentive?

A Participant or eligible Dependent enrolled in the Fee-for-Service medical plan at the time of the InterConsultation review by Best Doctors is eligible to receive an incentive under the Plan. An InterConsultation is an in-depth analysis of your case by an expert of your particular condition. Best Doctors must agree to review your case through their InterConsultation service and you must participate in the review. You are not required to follow Best Doctors recommendations in order to receive the incentive. The incentive does not apply to other services provided by Best Doctors. All incentives must be pre-authorized by the Trust Office. You must contact the Trust Office prior to the review so that the Trust Office can approve your eligibility for the incentive. As described in further detail below, the Participant or eligible Dependent must also submit Incentive Claim Form(s) to the Trust Office in order to receive his/her reimbursement.

What Is the Incentive?

Reimbursement of Out-of-Pocket Expenses

- The Plan will reimburse the Participant or eligible Dependent for all eligible out-of-pocket medical and pharmacy expenses incurred by the Participant or eligible Dependent within a 12 month period, up to a maximum of \$2,000 per calendar year. The Participant and eligible Dependent can elect when the 12 month reimbursement period will begin, except that this period must begin no earlier than six months prior to the date the Trust Office preauthorizes the review, and no later than the date of the pre-authorization. For example, if the Trust Office pre-authorizes the incentive on August 1st and the review occurs August 8th, you may elect to be reimbursed for eligible out-of-pocket expenses for a 12 month period that will begin on any date you elect between February 1st (six months before the pre-authorization date) and August 1st. For example, if you chose to begin the reimbursement period on February 1, it would end 12 months later, on January 31 of the following year. If you chose to begin the reimbursement period on May 12, it would end on May 11 of the following year. If you chose to begin the reimbursement period on August 1 (the pre-authorization date), it would end on July 31 of the following year. Reimbursements will not be paid until the Best Doctors review is completed.
- Eligible expenses include:
 - Co-payments to providers and hospitals or facilities

- Co-payments for prescriptions

Note: Eligible expenses are not limited to co-payments related to the approved procedure. Eligible expenses may include co-payments for unrelated medical and pharmacy expenses.

- The Participant or eligible Dependent must submit proof-of-payment with the Incentive Claim Form. An acceptable proof-of-payment must contain the provider, hospital, or pharmacy name, the date of service, name of patient, and the payment amount.

How to Receive the Incentive

In order to receive the reimbursement incentive(s) described above, the Participant or eligible Dependent must submit Incentive Claim Form(s) to the Trust Office. You may submit multiple claim forms until you have exhausted the entire approved incentive amount. Please contact the Trust Office to receive an Incentive Claim Form. The Trust Office will process reimbursements within 4 weeks of receiving all required items. The Trust Office will not consider any incentive requests which were not pre-authorized.

Ask The Expert

GET THE RIGHT ANSWERS TO YOUR MEDICAL QUESTIONS

Sometimes, a 15-minute visit with your doctor is not enough time to get all your questions answered. If you still have questions about a medical condition or treatment plan, our Ask the Expert service can help. You'll get expert guidance from a specialist who fully understands your unique situation. Answers are tailored to your needs and provided by a trusted source.

HOW IT WORKS



Get started by contacting Best Doctors by phone or online.



A member of the Best Doctors clinical team conducts an in-depth discussion with you to determine your questions and gather any necessary medical information.



We will search the Best Doctors database on your behalf and find a top specialist to provide you with the answers you are looking for. Your questions and medical information are sent to the expert for review.



You'll receive a written report with the expert's answers, including recommended treatment options, as well as any additional questions the expert suggests you ask your treating physician.

HOW BEST DOCTORS HELPS



Peace of Mind - Uncertainty about your medical condition can cause confusion, stress, and anxiety. Having access to medical experts who can answer your questions and provide you with a written report, in terms you can understand, gives you the confidence and reassurance that you are making the right choices about your medical treatment.

Options - Learning about alternative treatment options available for your specific condition empowers you to make a more informed medical decision.

Access - The Best Doctors physician database provides you with access to more than 53,000 leading physicians in over 450 specialties and subspecialties worldwide.

Best Doctors helps you understand your medical condition and ensures you have the right diagnosis and best treatment options.

Contact Best Doctors today at:

1-866-904-0910 • www.bestdoctors.com/members