

Telemedicine Options

With many medical facilities operating at maximum capacity at the moment, it may not be easy to see a doctor or nurse on short notice. Or you may be concerned about visiting your medical provider. At times like these, “telemedicine,” medical consultation available via phone or videochat, can be a great option.

Medicare-eligible Retirees

This year Medicare began paying for most telemedicine services. This means patients can connect with their doctors by phone or video chat and benefits will be paid just as an in-person office visit would be. Check with your doctor to see if this is an option they provide.

Medicare Advantage and Medigap (Medicare supplement) plans typically cover telemedicine as well but the specific coverage and requirements are dependent on the specific policy. Contact your insurance carrier for details.

More information on Medicare and the coronavirus is available here:

<https://www.medicare.gov/medicare-coronavirus#400> .

Pre-65 retirees in the TVA medical plan

For retirees or their dependents enrolled in one of TVA’s medical plans (80 Percent PPO or CDHP) have two telemedicine options: PhysicianNow and Nurseline.

PhysicianNow is a convenient, lower-cost option to speak to a physician. Board-certified physicians can consult with you by phone or secure video 24 hours a day to diagnose symptoms, treat non-emergency medical conditions, and prescribe non-narcotic medications for pickup at the pharmacy of your choice.

(Please note that PhysicianNow cannot order a coronavirus test. They will refer you back to your physician or emergency room depending on the severity of your symptoms.)

Consultations are subject to a service fee of \$40, which applies to your medical plan deductible.

PhysicianNow accepts most major credit and debit cards as well as Health Savings Account (HSA) cards.

Don’t wait until you are sick to register; getting started is free. Login to <http://www.bcbst.com/> and click on the Managing Your Health tab to register directly on the site. Or call the toll-free number, 888-283-6691, and speak to a representative who can walk you through the process.

In addition to the PhysicianNow and Nurseline options, your local medical provider may provide telemedicine services during the COVID-19 health crisis. Through April 30, 2020, TVA’s medical plan will cover these virtual visits and phone consultations with primary care providers, specialists and behavioral health providers in the BCBST network who offer this service. The same deductibles, copays and co-insurance as a traditional office visit will apply.

Wait to have elective dental services

The American Dental Association has recommended that dentists across the United States postpone elective procedures for the next few weeks in order for dentistry to play its role in preventing the spread of COVID-19. Accordingly, many dental offices are only seeing patients as needed for emergencies at this time. Delta Dental provides guidance on what constitutes an emergency here:

<https://tennessee.deltadental.com/en/covid-19-member-update.html>. Retirees enrolled in dental coverage through Delta Dental, may contact Delta Dental at 800-223-3104 or via email at information@deltadentaltn.com for more information.