

360Health Virtual Care

Frequently asked questions



360Health Virtual Care can help by putting you in touch with experts who can help you feel better faster.

MetLife 360Health has teamed up with Teladoc Health, a leading online care provider to give you access to professional medical services. The services offered are provided virtually and include mental health support, expert medical opinion, nutrition and fitness support, and online access to quick and easy support from mental health nurses, GP's and paediatricians for general questions.

Important information

- All services are completely voluntary.
- All services are confidential. MetLife will not receive any medical reports from Teladoc Health without your consent.
- Teladoc Health will encourage you to share your assessment and recommendations with your treating GP and, with your consent will share it directly with your GP.
- Services are available at no additional cost to you.
- All services are provided virtually.

Eligibility

- All customers (irrespective of insurance status) and your immediate family (spouse, de facto partner, children or step-children); and an Australian Citizen, Permanent Resident or Valid Visa Holder.
- Access for children under 18 years old varies depending on the service. Refer to service description provided for under 18 access requirements.

How to access the service

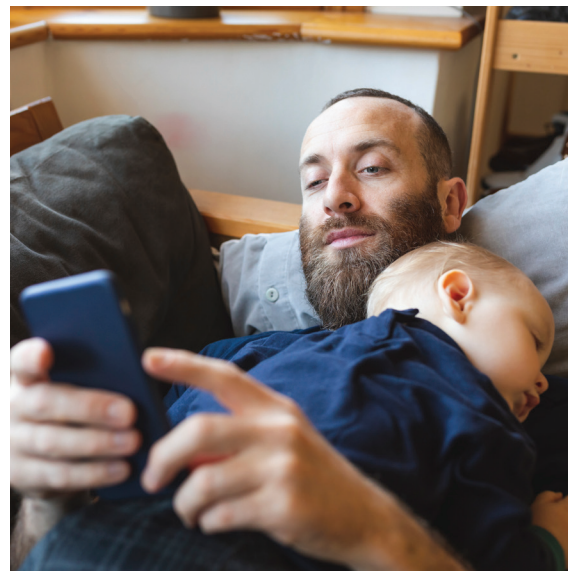
Virtual Care can be accessed via web, app or phone.

Online: 360healthvirtualcare.com

Download the 360Health Virtual Care app in the App Store or Google Play:



Phone: 1800 325 578



Service offerings

Mental Health Assist

Mental Health Assist gives you and your partner and your children (over the age of 18 years) timely virtual access to leading psychologists and psychiatrists in Australia, to navigate the mental health system and ensure you have the right diagnosis and treatment plan.

It offers you and your partner and children a discreet and confidential way to access the mental health support you need and helps guide you down the right path to navigate the often-complex mental health system, for new or existing mental health conditions.

How does it work?

Mental Health Assist connects you via video call with a leading Australian-based mental health nurse within a few days - weeks (dependent on your availability), all from the comfort and convenience of home.

Process

01

Speak with a Mental Health Nurse

After making contact, you will be assigned a dedicated Mental Health Nurse who will support and guide you from the first call. After an initial intake call with the nurse to understand your needs, you will be matched with a clinician from the Teladoc Health network.

02

Mental Health Assist consult

You will meet with a mental health clinician (Psychiatrist and/or Psychologist) via video call who will work with you to assess your condition, understand what's driving your symptoms and the best treatment pathways. The findings will be delivered back to you by the clinician and in the form of an expert report so you can read and digest at your own leisure.

03

Recommendations

If you need medication or therapy, you will be directed back to your GP who can implement the medication and provide you with a Medicare Mental Health Plan. Patients can receive a Medicare rebate on up to 10 sessions of therapy each year. You will also be offered access within a few days to a Teladoc Health Psychologist, again via video, or help you find one in your local area.

Conditions not suitable for engaging Mental Health Assist

- Psychosis
- Acute suicidality
- Addiction to drugs and/or alcohol (day use with withdrawal syndrome)
- You must be 18+ to use this program. (We can assist/guide parents with children to other community services, however children can't be assessed using this program)

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Expert Medical Opinion

Expert Medical Opinion (EMO) provides you and your partner and children with an in-depth review of your medical condition by virtual connection to a network of local and international experts to ensure you have the right diagnosis and treatment plan.

This service can help provide you with the guidance and expertise you need to make a change. Parents and guardians of children under 18 years can access the Expert Medical Opinion on behalf of your child.

It will empower you to gain a full assessment of your diagnosis and appropriate treatment pathways from the comfort of your home.

This service is available for any medical condition that has been reviewed and reported on by a local treating doctor.

How does it work?

You will be connected to a dedicated doctor for an initial discussion. Your case will be reviewed by a specialist and then you will be provided with a report outlining any recommendations.

Process

- 01 Meet with a dedicated doctor**
Virtual Care will first connect you to a dedicated doctor via video call to discuss your questions and goals for your review. This doctor will then request and review existing medical files, including clinical notes, scans, and pathology. The case is then reviewed by an experienced specialist whose clinical skills are appropriate to your needs.
- 02 Expert report**
Virtual Care will then deliver a written Expert Medical Opinion report based on an analysis of your medical information (including re-evaluation of diagnostic testing where appropriate, such as cancer biopsy samples). The dedicated doctor will discuss this report with you to answer any questions and discuss how to best action any recommendations within the report.

Conditions not suitable for engaging Expert Medical Opinion

- Emergency situations
- Dental
- Current inpatients
- Podiatry



Nutrition Consult

360Health gives you and your family virtual access to Accredited Practising Dietitians, at your fingertips, and at no additional cost. This service can help provide you with the guidance and expertise you need to make a change. Parents and guardians of children under 18 years can access the Nutrition Consult on behalf of their child.

How does it work?

After listening to your background and objectives, the Virtual Care team will take the confusion out of next steps and personalise advice and a nutrition plan tailored to best suit your needs and goals.

Examples of why a You might reach out

- Looking to start a healthier approach to your diet
- Have unique dietary needs and looking to maintain a well-balanced diet
- Have been told that you need to manage your weight by your treating doctor
- Want to get fitter to live a more active lifestyle

What can a Nutrition consult help with?

- Poor diet / eating patterns / obesity
- Gut health issues
- High blood pressure
- Hypertension
- High cholesterol
- Diabetes

Process

- 01 Nutrition consult**
Meet with an Accredited Practising Dietitian via video call. The Dietitian will speak with you to understand your background and work out what you want to achieve.
- 02 Personalised report**
You will receive a personalised report with recommendations and advice regarding your dietary or gut health concerns.
- 03 Follow-up call**
You will also receive a follow-up call from the team to check on your progress and adjust your plan, as required.

Fitness and Recovery

360Health gives you and your family virtual access to Accredited Exercise Physiologists, to help with your fitness and/or recovery. This service is great if you are recovering from an injury, surgery, living with chronic pain, or just wanting to increase your fitness and mobility. Parents and guardians of children under 18 years can access the Fitness and Recovery consult on behalf of your child.

The Accredited Exercise Physiologist can assist in preventing or managing acute, sub-acute or chronic disease or injury, and assist in restoring your optimal physical function, health or wellness.

How does it work?

You will virtually meet with an Exercise Physiologist to discuss your fitness and/or recovery goals and be provided with a personalised plan.

What can a Fitness and Recovery consult help with?

- Inactivity
- Back pain / immobility / stiffness
- Surgery recovery
- Chronic pain
- High blood pressure

Process



Ask a Clinician

You can submit questions via the portal and mobile app to the Virtual Care panel of General Practitioners (GP's), Paediatricians and mental health nurses. These questions will be responded to within 24 hours, and you will be notified via email that the response is available in the portal. Parents and guardians of children under 18 years can ask questions on behalf of the child.

If you require further information, you can submit a clarification question or request a call back (GP only). Ask a Clinician provides general medical advice only. Virtual Care does not provide prescriptions or referrals.

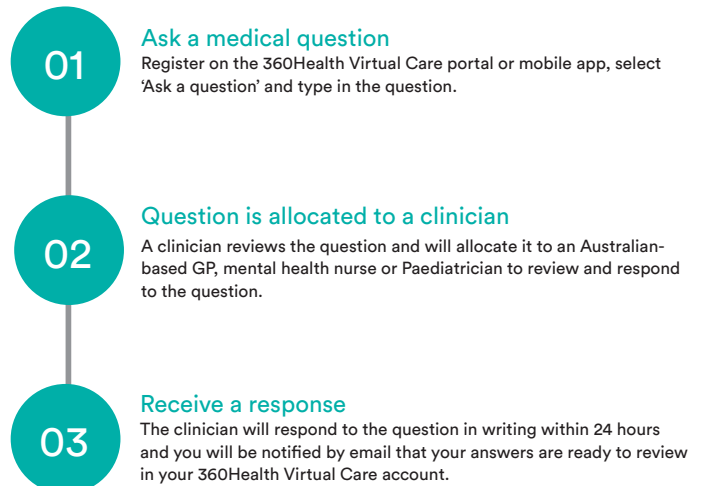
You can use Ask a Clinician service when you:

- Want to know more about a symptom or medical issue
- Want to know where to go or what to do next
- Need to find out about paediatric or psychological support online

Examples of questions you might ask:

- "What are the best ways to lower my blood pressure naturally?"
- "What can I do to stop snoring?"
- "My daughter gets car sickness what can I do to help her on car rides?"
- "I've been feeling really stressed recently and losing sleep, are there any tips I should look at implementing that could be helpful?"

Process



FAQs - 360Health Virtual Care

General questions

Do I need to make a claim to use the Virtual Care services?

No. You and your family can use the services regardless of whether you have submitted a claim.

What assurance do the Virtual Care providers, Teladoc Health, provide regarding a customer's privacy?

Teladoc Health will only provide aggregated de-identified information about the usage of the customer's adoption and utilisation of the services. Teladoc Health will not share details of a customer's report or the nature of the enquiry with the insurer without consent.

Are there any restrictions on the number of times I can use the Virtual Care services?

No. Virtual Care services are unlimited. You can access the services as many times as you or your family needs.

Mental Health Assist

How does Mental Health Assist fit with the existing mental health treatment plan provided by Medicare?

The Mental Health Assist service compliments any existing mental health treatment by providing an additional perspective on how to best treat you. After receiving the Virtual Care expert report you will be offered three options for therapy:

- Continue with any existing psychologist
- Teladoc Health to identify a suitable therapist in your local area for a face-to-face therapy
- Referral to one of Teladoc Health's psychologists via Telehealth

The Mental Health Assist consult is not considered a consult under the Medicare Mental Health Plan and therefore will not reduce the amount of counseling sessions you may access in a calendar year. Any consults accessed under Medicare may incur a cost.

Any referral to one of Teladoc Health's psychologists will be made via a Medicare Mental Health Plan and the relationship will be between the patient and the psychologist directly. A referral to a practicing mental health clinician will be made by the treating doctor and will be at an additional cost as it is not within the Virtual Care services.

What happens if the GP's diagnosis and treatment plan is vastly different from the Mental Health Assist experts? How does do I decide which treatment plan to go ahead with?

The report will include detailed treatment recommendations to help both you and your treating doctor decide on the best course of treatment. The Mental Health Case Manager can support you through this process.

Mental Health Assist experts are not acting as the primary care provider within the program, the decision on treatment program will be made by the treating doctor and the

patient. Once you establishes a direct relationship with the psychologist after you transition to regular treatment then you will then be under the care of that psychologist.

Do I need to pay anything to Teladoc Health to use Mental Health Assist?

No, all costs are covered as part of your insurance policy with MetLife. The only charge you may face is after you have transitioned out of the program and into therapy with either a Teladoc Health psychologist or another psychologist.

What is a Mental Health Nurse?

Mental Health Nurses are your point of contact throughout the entire process and act as the bridge between you and the clinicians - facilitating the gathering of appropriate information and documents to ensure the process runs smoothly. The Mental Health Nurse is assigned to you at the beginning of your journey and is responsible for answering any of your questions and concerns. Mental Health Nurses are available to continue to assist you for up to six months following the completion of the process.

How am I assigned a Mental Health Nurse?

All customers eligible for the Mental Health Assist service will have a Mental Health Nurse to help guide them through the process. The nurse is assigned by Virtual Care when the booking request is made.

What are the skills and expertise of the Mental Health Nurse? Are they medically trained?

Mental Health Nurses are all AHPRA registered clinicians, have extensive experience and strong clinician training in the assessment and support of people with mental illness.

Recognising that getting medical records will be the difficult and time-consuming element of the process, how can this be supported / facilitated by Teladoc Health?

Subject to your consent, where medical records are required, the requested records are strictly related to the condition in question – the Mental Health Nurse also plays a role in following up on the records and updating you. Both these steps help reduce turnaround times.

The Mental Health Nurse works with you and relevant clinicians to identify the appropriate records and then arranges for collection of those records on your behalf.

How long does it take to go through the Mental Health Assist process?

Typically, you'll take part in a video consultation with a leading Australian-based clinical psychologist or psychiatrist, within 10 days of consent forms being returned. A final expert report will be delivered within a week from the experts completing the assessment.

How long does an assessment take?

Typically, this will take one hour, however if required more time will be spent in order to conduct an appropriate assessment.

What support is there after the assessment with Mental Health Assist?

After you receive your assessment and report, your mental health nurse follows up with you and can provide further support and guidance over a 6 month period – this is built into the process.

Who are the clinicians?

Clinicians are all peer nominated specialists – and are Australian-based psychiatrists and clinical psychologists.

Psychologists are degree qualified but unlike psychiatrists don't have a medical degree. To qualify as clinical psychologists, psychologists require further specialist training in the diagnosis and treatment of mental illness – typically requiring an additional masters or PhD qualification.

It's the additional training and focus on the diagnostic assessment and treatment that makes clinical psychologists more suitable to the Mental Health Assist service. Mental Health Assist seeks to ensure that people are properly assessed to get the right diagnosis and recommendations for appropriate treatment. All psychiatrists are Fellows of The Royal Australian and New Zealand College of Psychiatrists (FRANZCP).

Which medical conditions does the Expert Medical Opinion cover?

All serious medical conditions such as cancer, stroke, heart problems etc, and any other conditions causing major discomfort such as chronic skin conditions and allergies, orthopaedic and psychological conditions.

Please note:

Emergency and dental conditions are not covered.

Do I need to visit the leading specialist?

No. The Teladoc Health medical team assesses your medical records and contacts the world's leading specialist for a second opinion on diagnosis and recommended treatment. Your contact is always with Teladoc Health in Australia.

Is asking for additional advice from Virtual Care insulting to my doctor?

No. In the 30 years that the Virtual Care provider Teladoc Health has been operating, the treating doctors have been delighted with the results. Many doctors already consult informally with other doctors on challenging cases. Treating doctors welcome the additional information that this service provides.

Expert Medical Opinion

How are the expert doctors and clinicians selected?

Doctors are best qualified to evaluate the experience and skill sets of other doctors. Doctors are selected through a peer nominated process where the doctors are asked to nominate the best in their field. The responses form the basis of the Teladoc Health global network which is consistently recognised by doctors and patients for its quality, integrity and independence. For example, cardiologists will receive ballots featuring the names of other cardiologists. You then nominate other doctors who should be included in the next round of voting. This process is refreshed every two years to keep it current. This is essential as the medical world is constantly evolving.

How long does the Expert Medical Opinion process take?

Typically, you should receive your Expert Report within 15 – 20 business days after all the relevant medical information and reports are received. The timeframes may vary depending on how fast the medical records are received.

Are there any costs associated with the Expert Medical Opinion?

There is no charge to you or your family for this service.

Will my treating doctor(s) be familiar with the Virtual Care providers Teladoc Health?

Teladoc Health has been operating in Australia for 10 years, therefore your local doctors may or may not be familiar with the service. If Teladoc Health needs to approach your doctor to request your medical records, they will fully explain the service.



[metlife.com.au](https://www.metlife.com.au)

The information provided is general information only and is not health or medical advice. If You have a health or medical concern, please seek professional medical advice immediately. You should always consult a licensed health care professional for the diagnosis and treatment of any medical condition and before starting or changing Your health regime.

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