

Inserted in the benefits plan after office visits in the Physician Services benefit, and also added as a separate covered service, which could allow coverage for things like speech therapy, *if* it's medically necessary and appropriate.

- b. Covered Expenses made by a Physician, for Hospital Outpatient services, Retail site visits, such as in a pharmacy or other retail store, **office visits, telehealth visits or home visits** for diagnosis and treatment of a specific Injury or Sickness, including voluntary **second or third surgical opinions; immunizations and injections of medication** (including the medication) related to a covered Injury or Sickness.

Telehealth Services. Telehealth services which are Medically Necessary to diagnose or treat an Injury or Sickness.