

We are a Catholic organization serving other Catholic organizations with affordable health and benefits coverage tailored to the unique needs of each member organization. We understand the Church because we are part of the Church.

# Health Solutions



## Dermatology

The Christian Brothers Employee Benefit (EBT) and Religious Medical Trusts (RMT) offer 24/7 access to physicians, 365 days a year through Teladoc for all members who are enrolled with medical coverage.

This telemedicine benefit offers accessible and convenient care, as well as providing patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology.

### Dermatology

Members can receive personalized, online reviews for new or ongoing skin issues through Teladoc with access to board-certified dermatologists via web or app.

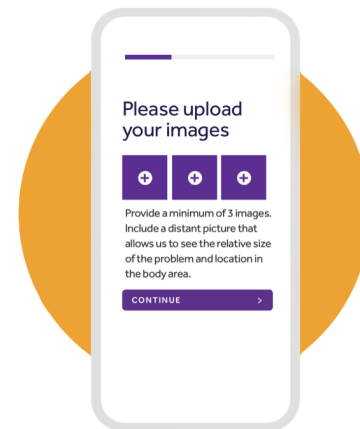
- Get help for conditions such as acne, eczema, dermatitis, rashes, rosacea and more.
- Providers can prescribe approved medications. (Rx limited to two refills for the same diagnosis in a year).
- You'll have the ability to message your provider after your visit for up to seven days.

### Why members reach out:

- If you have new or worsening acne.
- If you've noticed a new or changing mole.
- If you develop a rash.
- If you need help managing an ongoing skin condition.
- If distance makes an office visit difficult.
- If you don't have time for an office visit.

### How it works:

- 1) **Set Up your Teladoc Health Account in one of three ways:**
  - Call Teladoc Health at **800.835.2362** or
  - Download their app on Apple App Store or Google Play or
  - Log into your account at [mycbs.org/health](https://mycbs.org/health) and click "My Teladoc" from the left navigation.
- 2) Provide basic information about the skin issue through web or mobile app.
- 3) Upload a minimum of three pictures of the skin issue for the dermatologist to review.
- 4) Within 24 hours, the licensed dermatologist will respond through the online message center. You can be diagnosed, treated or prescribed medication, if necessary.
- 5) Follow-up with the doctor through in app message center for free within 7 days after the visit.



Due to the Internal Revenue Service (IRS) requirements of Health Savings Account (HSA) plans, in order to preserve the pre-tax status of the HSA, members must be charged a fair market value for Teladoc services. The fair market value for General Medical visits is \$85 for 2025-2026; Dermatology visits, \$85; Nutrition Consultation, \$59; Therapist visits, \$90; \$220 for Initial Psychiatrist Evaluations and \$100 for Ongoing Sessions; Primary Care Services, \$165 per New Participant, \$99 per Primary Care Consultation, and no charge for Annual Wellness Check up. Rates are subject to change. This document is only a summary of benefits. Actual coverage is governed by the applicable plan documents. If there is any discrepancy between this summary and the plan documents, the plan documents will control.

TP-10/2026



Teladoc Health offers virtual care services, including 24/7 Care, Primary Care, Dermatology, Nutrition, Mental Health, Tobacco Cessation, and Condition Management (Diabetes, Hypertension, Weight Management, and Diabetes Prevention). Visit [mycbs.org/health](https://mycbs.org/health) for more information.

For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit [cbservices.org](https://cbservices.org) to learn more.