



**Changes to Teladoc Coinsurance for Medical HDHP with HSA Plan Members**

Dear Colleagues,

We are sharing an important update to your benefits under the High Deductible Health Plan (HDHP) with HSA. Effective January 1, 2025, the Safe Harbor Act provision that allowed CSL to offer \$0 copay for Teladoc services to HDHP members has expired.

Previously, HDHP members could access Teladoc services without cost-sharing. With the expiration of this provision, members will now pay the visit fees for Teladoc services until the annual deductible is met.

To help you prepare, please review the Teladoc flyer, which outlines estimated out-of-pocket costs for certain services.

If you have a question about service coverage under your plan, contact Accolade 877-727-0903.

CSL Global Benefits Team