

DESCRIPTION

- Virtual care, anywhere. MDLIVE gives members 24/7 access to board certified doctors and pediatricians from where it is most convenient—home, office, or on the go. The average time to consult with a doctor by phone, secure video, or MDLIVE App, is less than 10 minutes and \$0 per visit. During a virtual consult, physicians will diagnose non-emergency medical issues and offer a treatment plan including prescriptions, when medically necessary.

Non-emergency conditions include:

- Acne
- Allergies
- Sore throat, cold, flu
- Constipation
- Diarrhea, nausea, vomiting
- Ear problems
- Headache
- Insect bites
- Pink eye
- Respiratory problems
- And more



HOW IT WORKS

- Prior to using this service, members register online or via phone. Be sure to enter your First Name, Last Name and Member ID exactly as they appear on your membership card.
- For questions or to request a consultation by phone, call 844.529.5780
- Each member must provide medical history online or by phone, similar to paperwork completed at the doctors' office. It takes 10 minutes to complete.
- Once this is complete, members may go online or call to schedule a visit. A physician will call the member back **within 10 minutes**.
- Repeat steps for each participating family member.
- Prescriptions can be sent to your pharmacy when medically necessary

LINKS + RESOURCES

- MDLive Video: <https://www.youtube.com/watch?v=0OfRhMDJd24>
- MDLive Video: <https://www.youtube.com/watch?v=mDxgffAca98&feature=youtu.be>
- MDLive Mobile App: Download the MDLIVE App from iTunes App Store or Google Play

IMPORTANT INFO

Copyright © 2017 MDLIVE Inc. All Rights Reserved. MDLIVE does not replace the primary care physician and is not an insurance product. MDLIVE may not be available in certain states and is subject to state regulations. MDLIVE does not prescribe DEA controlled substances and may not prescribe non-therapeutic drugs and certain other drugs, which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Healthcare professionals using the platform have the right to deny care if based on professional judgment a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit <https://welcome.mdlive.com/terms-of-use/>.



Schedule an appointment
844.529.5780



Talk to a MDLive doctor
by phone or video

FAQ

Q. Is MDLIVE appropriate for every medical condition?

A. No. MDLIVE is designed to handle non-emergency medical conditions and can often substitute for a doctor's office, urgent care center or emergency room visit for common conditions like the flu or pink eye. However, it is not intended to replace your primary care doctor or to be used in life-threatening emergencies. You should not use MDLIVE if you are experiencing a medical emergency. In case of a life-threatening emergency, dial 911 immediately.

Q. What are some of the common conditions MDLIVE treats?

A. MDLIVE doctors can diagnose and treat many non-emergency conditions, including: sinus problems, respiratory infections, allergies, urinary tract infections, cough, diarrhea, insect bites, pink eye, cold and flu symptoms and many other non-emergency illnesses.

Q. Is MDLIVE safe and private?

A. Yes, MDLIVE is safe and private. MDLIVE is compliant with HIPAA (the Health Insurance Portability and Accountability Act) and will only share your information with your selected doctor and pharmacy.

Q. Who are the MDLIVE doctors?

A. All MDLIVE doctors are U.S. board certified, have on average 15+ years of experience, and are able to treat a wide range of conditions. When you log in and request an appointment, you will only be shown doctors who are licensed to practice in your state. Following each appointment, you will be given an opportunity to complete a survey to evaluate the doctor and your experience. The results are analyzed and reviewed for quality assurance, and used as part of MDLIVE's continuous improvement process.

Q. Can a doctor prescribe medication as part of an MDLIVE appointment?

A. Yes. If the MDLIVE doctor believes medication is needed, he or she can write a prescription for non-narcotic medications (i.e. no controlled substances), which can be sent directly to one of over 65,000 pharmacies. If for any reason your preferred pharmacy is unable to receive e-prescriptions, a traditional prescription is generated for the doctor to sign and fax. All prescriptions are fully compliant and include all required information.

Q. Can MDLIVE be accessed on mobile devices?

A. Yes, MDLIVE can be accessed on most mobile devices with an Internet connection. The MDLIVE App is available for download in the Apple App Store, the Google play Store, and the Windows Store.

BENEFIT PROVIDER BACKGROUND

MDLIVE is a leading provider of telehealth services, including online and on-demand healthcare that benefits consumers, employers, payers, hospitals, physician practice groups and accountable care organizations. Headquartered in Sunrise, Florida, MDLIVE works with board certified physicians and therapists, nationwide to provide 24/7 connected care. To access MDLIVE's telemedicine solution, users need a telephone or a modern laptop, desktop, tablet, or smartphone with a connection to the internet to access www.mdlive.com or our mobile app.

Doctors Online

DESCRIPTION

Your members have access to a team of medical professionals by email or smartphone app. Doctors Online gives members a trustworthy place to get their healthcare questions answered through a secure website. It's the fast, easy way for members to get health information from a resource they can trust.

- 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians and more
- Responses within a few hours
- Articles, videos and Health Encyclopedia
- Weekly Health Tip emails from doctors
- Healthy Lifestyle Assessments to monitor health
- Secure Personal Health Record
- Unlimited, confidential services include the immediate family

HOW IT WORKS

Members login to the website and submit questions for a response within 24 hours.

LINKS + RESOURCES

- Doctors Online Video: https://www.youtube.com/watch?v=I_N7wdfVI9k
- Vendor Video: <https://youtu.be/r8aDAEtLTqo>

IMPORTANT INFO

- Emergency questions and situations should not be directed to Doctors Online
- Prescriptions are not included and will not be prescribed

MEMBER TESTIMONIAL

"I received test results in the mail from my doctors showing some abnormal results. I was not sure if it was something I should be concerned about, so I emailed eDocAmerica to get some advice. The doctor sent me an email asking for some additional information about my test results and then sent me an email explaining the results. He also told me there was nothing to be concerned about at this time and to have the test performed again in 12 months. This saved me the expense and time of another doctor appointment."

Marti P. from Texas



Set up an account online
[MyMemberPortal.com](https://www.mymemberportal.com)



Use the Mobile App
[Click here to download](#)



For questions, call our
Member Support call center

Doctors Online

FAQ

Q. What services are included?

A. You can work with a board-certified doctor or psychologist for help with treatment options, behavioral health questions, nutrition, fitness and more.

Q. Are there any services Doctors Online does not provide?

A. Emergency issues and prescribing medications are excluded.

Q. Am I charged for each new question?

A. No. You can use this benefit as often as needed.

Q. Will the medical information I share remain confidential?

A. Health records are kept private and protected.

BENEFIT PROVIDER BACKGROUND

eDocAmerica's founder, Dr. Charles W. Smith, Executive Associate Dean of Clinical Affairs in the College of Medicine at the University of Arkansas for Medical Sciences (UAMS), has practiced family medicine more than 30 years. During his practice, Dr. Smith discovered communicating with patients prior to office visits could eliminate the need for office visits by approximately 30%. Through the Internet, Dr. Smith realized patients could have the opportunity to ask questions and receive answers prior to a physician's office visit which could be considered as a "cyber visit" or a "pre-visit office visit." Dr. Smith developed the company's business concept and operated the company as a single member Limited Liability Company (LLC) beginning September 15, 1999, while serving at the UAMS. In March 2000, the Board of Trustees of UAMS granted the company an exclusive license to use the intellectual property which underlies the company's service model. Effective March 1, 2000, the company became a multi-member LLC and changed its name to MD Online, LLC, d/b/a eDocAmerica.

Health Advocate Services

DESCRIPTION

Time is money. Personal Health Advocates help members navigate through insurance and healthcare systems. Health Advocate Solutions includes:

Health Advocacy: Personal Health Advocates help your members navigate through insurance and healthcare systems. Advocates can also locate doctors, specialists, hospitals, dentists and pharmacies as well as research treatments, resolve claims and provide medical explanations so your members can make more informed decisions.

- Untangle medical bills and insurance claims
- Clarify benefits and answer questions about tests, treatments and medication options
- Coordinate care among multiple providers
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

Medical Bill Saver™: Individuals are responsible for more out-of-pocket medical and dental costs than ever before. Medical Bill Saver™ provides skilled negotiators who will attempt to negotiate discounts for your members, no matter their benefit status. Negotiations can lead to a reduction in their out-of-pocket costs. Once an agreement is made, the provider signs off on payment terms and conditions. Your members will receive an easy-to-read personal Savings Results Statement, summarizing the outcome and payment terms.

NurseLine™: Your members have a place to turn to for trusted advice and information when they need it most. Rest assured—highly trained registered nurses are on-call 24/7 to answer questions for non-urgent concerns. Nurses can offer self-care tips, direct members to the appropriate care for immediate attention or offer advice on how to ease common problems such as a sore shoulder. NurseLine can help with everything from fevers or flu symptoms to at-home remedies or side effects of medications.

HOW IT WORKS

- Members call a designated toll-free number and explain their needs. When members call about an issue, a trained Personal Health Advocate will review the problem, determine the member's needs and ask questions about the member's overall healthcare situation.
- During the first call to Health Advocate, members will be assigned to a Personal Health Advocate (PHA), typically a highly trained registered nurse, who will take responsibility for helping the member. Personal Health Advocates are backed by a staff of medical directors and administrative experts.
- The member's PHA can help with numerous related medical and administrative issues. For example, members are provided assistance in finding qualified doctors and hospitals for complex needs.
- Health Advocate is available to assist members, the member's spouse, dependent children, parents and parents-in-law.



Call Health Advocate



Online Resources
[HealthAdvocate.com](https://www.healthadvocate.com)



Use the Mobile App
[Click here to download](#)

Health Advocate Services

LINKS + RESOURCES

Health Advocate Video: <https://itunes.apple.com/us/app/health-advocate-smarthelp/id561029373?mt=8>

Health Advocate Vendor Video: <https://youtu.be/rOWMuVJlxUQ>

IMPORTANT INFO

Health Advocate is not a replacement for health insurance coverage, nor do we provide medical care or recommend treatment. But we can assist members by providing a range of services, helping meet healthcare needs and working through issues with healthcare professionals and insurance companies. Health Advocate can be blended with PPO networks. NurseLine is not intended to be used in the event of life-threatening emergencies.

FAQ

Q. When would I use this benefit?

A. Call Health Advocate if you need help finding a doctor in your network; you are trying to find a dependable caretaker for your aging parent; you've been through a major medical procedure and can't understand the bills; you believe you've been overcharged on a medical or dental bill; you need help coordinating payments to multiple providers; you want more information about a specific condition, test, or treatment; you want to find a doctor for a second opinion; and much more.

Q. What are the typical issues that Health Advocate handles?

A. Health Advocate representatives can address many medical questions and issues; including finding primary care and specialist physicians and medical institutions, and resolving claims, billing and related administrative problems. Health Advocate also helps you access community resources, including senior care services that fall outside traditional healthcare coverage.

Q. How do I use this benefit?

A. Whether you're confused by your health insurance, need help finding a specialist or transferring your medical records, Health Advocate cuts through the red tape. Call the number on the back of your membership card to speak with a representative.

Q. Who will I speak with when I call?

A. Health Advocate representatives are typically registered nurses supported by medical directors and benefits and claims specialists, who have a number of years of experience working in healthcare-related jobs. They are screened to make certain that they have both excellent personal communication skills and the necessary professional credentials.

Q. How does this benefit save me money?

A. Medical Bill Saver can identify billing and claims processing errors, which could reduce your out-of-pocket expenses. Representatives can also help negotiate provider charges, which can be another source of savings.

BENEFIT PROVIDER BACKGROUND

Health Advocate™, a subsidiary of West Corporation, is the nation's leading healthcare advocacy and assistance company. Founded in 2001 by five former Aetna U.S. Healthcare senior executives, Health Advocate helps group sponsors and their respective employees throughout the country deal with issues they encounter while accessing the healthcare and insurance systems. Health Advocate™ complements basic coverage by facilitating members' interactions with insurers and healthcare providers, saving client companies and their employees both time and money and increasing the value of their healthcare dollar.

Pharmacy

DESCRIPTION

Members save 10% to 85% on most prescriptions at 60,000 pharmacies nationwide including CVS, Walgreens, Target and more. Your members just present their card to save an average of 46% on their prescriptions.

- Members can compare prescription prices and find participating locations at MyRXPrice.com
- Even if your members have insurance, they can present both cards at the pharmacy to receive the lowest price
- Immediate family included

HOW IT WORKS

- Members call or visit our website to find participating pharmacies in their area.
- Members present their membership card along with their prescription to the pharmacist at participating locations. The pharmacy computer system will compare our contracted discount price with the pharmacy's retail price when the prescription is processed. The member pays the lower of the two prices directly to the pharmacy at the point of sale.
- The total discounted fee must be paid at the time service in order to receive a discount.
- If the pharmacy happens to be selling any maintenance medications prescribed to treat ongoing ailments, such as high blood pressure and arthritis, for less than the contracted price, the member will receive the pharmacy's best price.

LINKS + RESOURCES

- Pharmacy Video: <https://youtu.be/UcHy8fb-Gjg>

IMPORTANT INFO

Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance. **The discount is only available at participating pharmacies.**



Find a pharmacy
MyMemberPortal.com



At the pharmacy, show your
card and prescription to save



For questions, call our
Member Support call center

Pharmacy

PRESCRIPTION SAVINGS EXAMPLE

Drug Name	Quantity	Retail Price	Discounted Price	Savings Percentage
High blood pressure medication (Amlodipine Tab 10MG)	30	\$26.92	\$8.17	69%
Antibiotics (Azithromycin Tab 250MG)	6	\$29.29	\$11.90	59%
Corticosteroid (Methylprednisolone 4MG)	30	\$57.06	\$9.55	83%
Seizure medication (Clonazepam Tab 1MG)	30	\$26.77	\$10.27	61%
Antidepressant (Escitalopram Tab 20MG)	30	\$17.72	\$9.25	47%
Proton pump inhibitor (Omeprazole Cap 40MG)	30	\$56.82	\$12.22	78%
Insomnia medication (Zolpidem Tab 10MG)	30	\$37.30	\$8.19	78%
Cholesterol medication (Simvastatin Tab 20MG)	30	\$19.74	\$8.18	58%

Based on member savings in August 2016. Prices are subject to change without notice and may vary by region. Payment must be made at the time of service in order to receive a discount.

BENEFIT PROVIDER BACKGROUND

Argus Health Systems combines the support of a pharmacy benefits manager with the freedom of choice to deliver a unique alternative to typical pharmacy benefits management. Argus has been processing claims since 1986 and has quickly grown to one of the largest pharmacy claims processors in the industry—processing over 528.6 million claims last year.

Argus is a wholly-owned subsidiary of DST Systems, Inc. DST Systems provides sophisticated information processing and computer software products and services to support the mutual fund, investment management, insurance and health care industries. DST also provides medical claims processing software and services through a wholly owned subsidiary. In addition to technology products and services, DST provides integrated print and electronic statement and billing output solutions through a wholly owned subsidiary. DST's world-class data centers provide technology infrastructure support for mutual fund companies, health care providers, banks, mortgage bankers and insurance companies around the globe. DST is headquartered in Kansas City, Mo., and is a publicly traded company on the New York Stock Exchange.