

Telehealth Program

Frequently Asked Questions

What is MDLIVE?

With MDLIVE, you can access a board-certified doctor by secure online video, phone, or the MDLIVE app – anytime, anywhere, 24/7/365. MDLIVE is a low-cost, convenient alternative to Urgent Care Clinic visits or waiting days to get an appointment with your primary care doctor for non-emergency medical conditions. Our doctors can diagnose your symptoms, prescribe non-narcotic medication (if needed), and send e-prescriptions to your nearest pharmacy.

Is MDLIVE appropriate for every medical condition?

No. MDLIVE is designed to handle non-emergency medical conditions and can often substitute for a doctor's office, Urgent Care Clinic, 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 lifethreatening emergencies.

You should not use MDLIVE if you are experiencing a medical emergency. In case of a life-threatening emergency, dial 911 immediately.

What are the most common conditions you treat?

Our doctors can diagnose and treat many non-emergency conditions, including:

Allergies

Headache

Urinary Tract Infections

Cold Symptoms

Pink Eye

(Female, 18+)

Ear Pain

Rash

And more

Fever

Sinus Infections

• Flu

Sore Throat

How do I sign up for MDLIVE or activate my MDLIVE account?

You can easily sign up by using one of the following methods:

- 1. Download the MDLIVE app from the iOS App Store or Google Play and follow the signup instructions.
- 2. Visit MDLIVE.com and click "Join now" at the top right corner of the page.
- 3. Call us at 1-800-400-MDLIVE (6354) and choose Option #1.
- 4. Text DOCTOR to 635483 and let Sophie, your personal health assistant, get you signed up in minutes!

When can I start using MDLIVE?

You can start using MDLIVE as soon as you sign up or activate your account. Sign up is completely free. Once you have an MDLIVE account, you can browse doctor profiles, view available appointment times, and schedule an appointment with the doctor of your choice. If you are required to pay an appointment fee or insurance copay, you will only be asked for your credit card information after you make an appointment with a doctor. Want to go one step further? Be sure to fill out your medical history profile to better prepare your MDLIVE doctor for your appointment.



When is MDLIVE available?

MDLIVE phone consultations are available around the clock, even holidays. Once you log in, you'll have the option to select a doctor who is currently available, schedule an appointment, or talk to the next available doctor on call.

Where is MDLIVE available?

MDLIVE is available anywhere in the United States**. We make sure that each doctor shown to you when you log in is fully licensed to practice medicine in your state.

How much does it cost to use MDLIVE?

If you're receiving MDLIVE as part of a group benefit, you may not be required to pay at all. You can cancel your appointment and receive a full refund, provided that you cancel at least 24 hours before your appointment time. MDLIVE accepts most major credit and debit cards.









Can MDLIVE be accessed on mobile devices?

Yes, you can access MDLIVE from your mobile device's browser or by downloading the MDLIVE app from the iOS app store or Google Play.





Who are the MDLIVE online doctors?

MDLIVE's online doctors are U.S. board-certified, have on average 10+ years of experience. They can treat more than 80 routine medical conditions by mobile app, online, or by phone. When you log in and request an appointment, you will only be shown doctors who are licensed to practice in your state.

We're proud to partner with excellent doctors, and we make it a priority to provide you with a topnotch experience. Our doctors receive rigorous, ongoing training to diagnose and treat medical conditions remotely and by using uploaded images. Following each appointment, our members are given a survey to evaluate their doctor. The results are analyzed and reviewed for quality assurance and used as part of our continuous improvement process. Our internal medical board also reviews randomly selected appointments.

Can an online doctor prescribe medication as part of an MDLIVE appointment?

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 your nearest pharmacy. All prescriptions are fully compliant and include all required information.

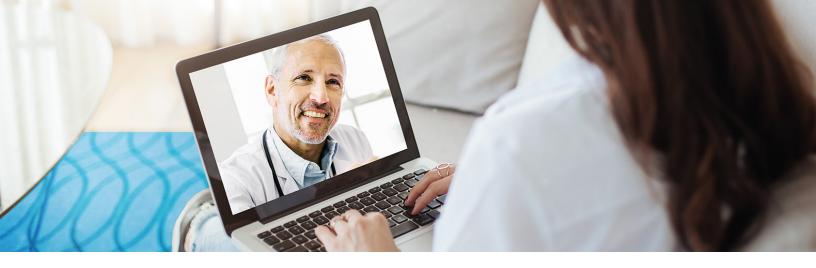


Antibiotics: Everything You Wanted to Know But Were Afraid to Ask

Like all medications, antibiotics have both benefits and risks. Used for the right reason, they are lifesavers. Used incorrectly, they can cause a variety of problems like allergic reactions and other side effects. Additionally, inappropriate use of antibiotics can lead to "antibiotic resistance," which means the antibiotics might not work for you when you really need them.

- When to use antibiotics: Your MDLIVE provider has many years of education and experience that they use to decide if your problem requires an antibiotic. If they think you have a BACTERIAL infection, they will likely prescribe an antibiotic. If they think you have a VIRAL infection, they will avoid giving you an antibiotic because it will not help and may actually cause some harm. In an otherwise healthy individual, most upper respiratory infections (e.g., sinusitis, ear infections) start as a VIRAL illness, and only occasionally develop into BACTERIAL infections after 1-2 weeks.
- Can MDLIVE help with VIRAL Infections? Absolutely! When you have symptoms for less than a week, your physician will assess your situation and may treat you with decongestants and various anti-inflammatories. Your doctor will avoid giving you an antibiotic in this viral phase because it does not help and may cause problems. However, if you have more severe symptoms, your physician will use their best judgment to decide if you have developed an early bacterial infection and if antibiotics would help.
- Overuse of antibiotics may make them less effective in the future. "Antibiotic resistance" means that antibiotics are becoming less effective overall in the United States as we have overused them for many years. Additionally, no new types of antibiotics have been developed within the last 10 years, so we have to be careful with what we have. In other words, not using an antibiotic today may mean that you (and others) may respond better to antibiotics when you really need them in the future.
- Antibiotics can sometimes do more harm than good. Antibiotic side effects may include gastrointestinal upset, diarrhea, vaginal yeast infections, and decreased effectiveness of oral birth control. Even worse, you may develop an allergic reaction that can range from a mild rash to severe life-threatening breathing difficulties and anaphylactic shock. Finally, an increasingly common risk is developing a severe form of diarrhea (called C. Dificile), which occurs when the "good bacteria" in your gut is killed off by an antibiotic, allowing the "bad bacteria" to grow.
- A doctor often spends more time with patients when they do NOT need an antibiotic. The decision about whether to use an antibiotic is not taken lightly. When your physician decides NOT to use an antibiotic, that often means they have taken more time to consider the best option for you. Your physician has considered the risks and benefits of treatment and asked the appropriate questions to arrive at the best course of action. Further, there is increasing evidence in the medical community that it is a good idea to take a "wait and see" attitude towards antibiotic usage due to increasing resistance and side effects, especially in children. Conditions such as ear infections, sore throat, sinus infection, and cough can often be managed with a variety of other medications instead.





Is MDLIVE safe and private?

Yes, MDLIVE is a safe way to receive treatment for a variety of symptoms. If for any reason, your MDLIVE doctor believes your condition should not be treated using telehealth, he or she will refer you to seek care in person. MDLIVE is fully compliant with HIPAA (the Health Insurance Portability and Accountability Act) and will only share your information with your selected doctor and pharmacy.

What system requirements do I need for MDLIVE video conferencing?

To use video conferencing, you need:

- A PC running Windows® XP or newer, or a Mac running OSx 10.6 (Snow Leopard) or newer.
- A high-speed Internet connection
- A webcam with a resolution of at least 1.3 megapixels
- A microphone (most webcams already have a microphone built-in)

After you set up your account, you will be able to use a simple online simulation to test your configuration and check if you are ready for a virtual consultation. To see a doctor using our mobile app, simply download the MDLIVE app from the iOS App Store or the Google Play store, sign in, or complete the signup process using the app.

Can MDLIVE doctors and therapists order prescription refills?

Yes, our doctors can provide up to a 30-day supply of a prescription refill at your current dosage for things like birth control pills, certain antidepressant medications and other medications that are not restricted. Your MDLIVE doctor will need to confirm with your primary care doctor that the medication has been prescribed for you and that you have been taking it for at least 30 days. This is very convenient for times when you can't reach your primary care doctor to renew your refills, your medication is lost or stolen, or you're between health insurance plans.

At this time, MDLIVE doctors can only provide you a prescription refill if you:

- Have exhausted all attempts to get the refill from the prescribing doctor
- Are age 18 and older
- Have a reasonable explanation for your need for a refill
- Have been taking the requested medication for at least 30 days

Your MDLIVE doctor can provide a refill up to three times within a 12 month, but for no more than two consecutive months.



Does MDLIVE provide doctor's notes to excuse absences from school or work?

Yes. If your MDLIVE doctor recommends that you or your child take time away from work or school to recover from your illness, he or she can provide a note to excuse up to three days of absence. If you have already missed work or school due to your illness, your MDLIVE doctor can provide a note to excuse up to two missed days before you had your MDLIVE visit.

To receive a doctor's note to excuse your absence, simply request this from your doctor during your MDLIVE visit. Your doctor will send you a link through your secure messaging center to download and print your note.

I have a question that isn't listed here. Can you help me?

Don't see your question? Don't worry. Just call us at +1 (800) 400 MDLIVE (6354) and choose Option #1. We have highly trained health service specialists standing by to take your call, 24/7/365.

MDLIVE, INC. NOTICE AND DISCLAIMER:

MDLIVE does not provide any healthcare services and is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not replace the primary care physician. MDLIVE operates subject to state regulation and may not be available in certain states. Contents in this material are not a substitute for professional healthcare advice, diagnosis or treatment. MDLIVE healthcare professionals reserve the right to deny care for potential misuse of services. MDLIVE interactive audio consultations with store and forward technology are available 24/7/365 for medical services only, while video consultations are available during the hours of 7 am to 9 pm 7 days a week or by scheduled availability for medical and behavioral 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 www.mdlive.com/pages/terms.html

MDLIVE Prescription Policy

When your medical condition calls for a prescription, our doctors can send an e-prescription straight to your local pharmacy. Please note that for your own safety and to comply with state pharmacology laws, the following restrictions apply:

- Temporary prescription refills (2-3 days) may be issued only when the patient is able to demonstrate an existing prescription.
- MDLIVE doctors are unable to write prescriptions for more than a 30-day supply. Patients with chronic illnesses should visit their primary care doctors or other specialists for extended care.
- MDLIVE physicians will not prescribe DEA-controlled substances, non-therapeutic drugs, and certain other drugs which may be harmful because of their potential for abuse. For a current list of DEA controlled substances, visit http://www.deadiversion.usdoj.gov/schedules/.
- MDLIVE does not guarantee that a prescription will be written; that will be determined by the physician based on your clinical presentation. However, you are always guaranteed quality healthcare.
- *MDLIVE physicians may not treat any children with urinary symptoms. Parents/guardian will be required to complete a different medical history disclosure form for children under the age of 36-months prior to making an appointment with an MDLIVE physician. Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly Urgent Care Clinic or emergency department for clinical evaluation and care.
- ** In Arkansas and Idaho; an initial visit must be completed via video. After an initial visit, subsequent consultations may be completed via phone.

