



Q: What is MDLIVE®?

A: MDLIVE is a telemedicine service available for HealthFlex participants. It provides 24/7 access to state-licensed, board-certified doctors (including pediatricians) via phone, secure video or an easy-to-use MDLIVE mobile app to treat non-emergency medical conditions. MDLIVE doctors can diagnose your symptoms, prescribe non-narcotic medication, and send prescriptions to your pharmacy of choice.*

** Some state laws require that a doctor can only prescribe medication in certain situations and subject to certain limitations.*

Q: Is MDLIVE appropriate for every medical condition?

A: No. MDLIVE is designed to handle non-emergency medical issues. Telemedicine can make sense for a wide range of common non-emergency conditions such as cold/flu, sore throat, rash and more—after normal office hours, when you are traveling, or any time you cannot get in to see your regular provider.

MDLIVE is not intended to replace your primary care doctor—a virtual doctor’s appointment through MDLIVE can sometimes substitute and provide a cost-effective alternative to urgent care or an emergency room visit, for non-emergency conditions.

Q: What are the most common conditions MDLIVE treats?

A: MDLIVE can be appropriate for these common conditions:

Acne	Cough	Fever	Insect bites	Rash	Urinary problems/ urinary tract infection
Allergies	Diarrhea	Flue	Nausea/vomiting	Respiratory problems	
Constipation	Ear Problems	Headache	Pink eye	Sore throat	

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

A: Register and activate your MDLIVE account online, by phone or using a mobile app.

- **Online:** via **Benefits Access** (benefitsaccess.org).
- **Phone:** Call the HealthFlex designated toll free number: **1-888-750-4991**
- **Mobile app:** Download MDLIVE mobile app—available through the Apple App Store and Google Play

Q: How much does it cost to use MDLIVE?

A: The base cost for an MDLIVE urgent care visit in 2025 is \$51. Behavioral health services costs vary depending on the duration of treatment and the credentials of the provider. A 45 minute psychotherapy visit with a PhD or master’s level provider is \$92. Member cost sharing depends on the plan in which you are enrolled:

PLAN	TELEMEDICINE COST		TELE-MENTAL HEALTH COST (45 minute psychotherapy)	
	<i>Before Deductible</i>	<i>After Deductible</i>	<i>Before Deductible</i>	<i>After Deductible</i>
B1000	\$15	\$15	\$15	\$15
C2000	\$51	\$10.20	\$92	\$18.40
C3000	\$51	\$25.50	\$92	\$46
H2000	\$51	\$10.20	\$92	\$18.40
H2500	\$51	\$15.30	\$92	\$27.60
H5000	\$51	\$0	\$92	\$0

Q: Who can use the MDLIVE service?

A: Primary participants and any dependents (spouse, children of any age) who are covered by a HealthFlex plan are eligible to use the MDLIVE service. Adults over age 18 must create their own account with MDLIVE; children under age 18 can have a profile under a parent’s account (i.e., the *primary* HealthFlex participant’s account). Dependent children must be at least 10 to use the behavioral health services.

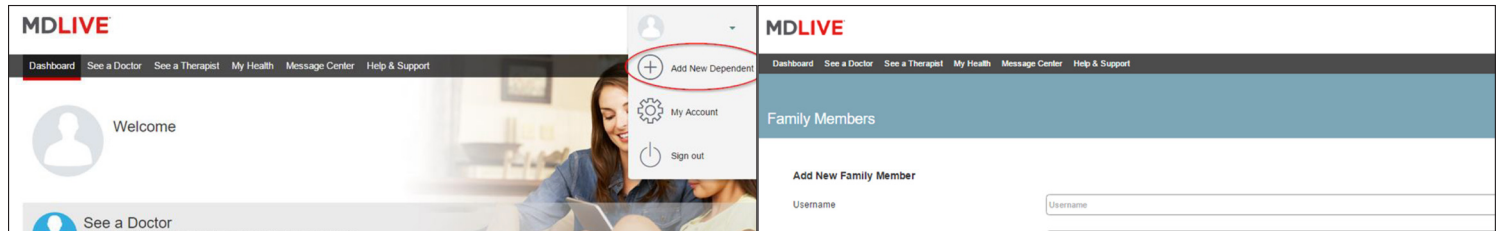
Q: Do my dependents activate separately?

A: The primary HealthFlex participant and adult dependents (spouse and dependent children over age 18) each activate their MDLIVE accounts separately. The adult dependents age 18 and older members can opt-in to share info with the primary participant. For a minor dependent (under age 18), the primary participant would establish a profile for the child under his or her account.

Q: How do I add my dependents?

A: *For dependents over age 18:* The individual creates his or her own account by initiating the same activation process described above (online, phone or mobile app) and indicating that they are a covered dependent (see below). Dependents are validated to be enrolled in HealthFlex.

For dependents under age 18: Child dependents can be added to the primary participant’s account on the dashboard. Only dependents enrolled in HealthFlex can be added.



Q: How is my privacy protected?

A: HealthFlex requires that MDLIVE and its other vendor partners adhere to the strictest privacy standards. These vendors protect personal health information in accordance with federal Health Insurance Portability and Accountability Act (HIPAA) regulations. Your church, annual conference, employer, HealthFlex or Wespath Benefits and Investments (Wespath) cannot see any information you may share with an MDLIVE physician.

More Information

MDLIVE **1-888-750-4991**
 Wespath Health Team **1-800-851-2201**

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