



# Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church



**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
- Allergies
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Flu
- Headache
- Insect bites
- Nausea/vomiting
- Pink eye
- Rash
- Respiratory problems
- Sore throats
- Urinary problems/urinary tract infection

**Q: How much does it cost to use MDLIVE?**

**A:** The consultation fee is \$40 per visit (deductible/co-insurance applies for all HRA and HSA plans; \$20 co-payment for B1000—see chart below for details). You will only be charged after you choose to consult with a doctor and your appointment time and payment information are confirmed. You can cancel your appointment and receive a full refund, provided that you cancel at least 24 hours before your appointment time.

MDLIVE telemedicine co-payments are eligible expenses for a flexible spending account (FSA), health reimbursement account (HRA) or health savings account (HSA), and will accept your WageWorks and HealthEquity cards. MDLIVE costs also accumulate toward your HealthFlex in-network out-of-pocket maximum.

There is no cost to activate your MDLIVE account—you are charged only when MDLIVE services are used.

HealthFlex Plan	Deductible not yet met	Deductible met
B1000	\$20	\$20
C2000	\$40	\$8
C3000	\$40	\$20
H1500	\$40	\$8
H2000	\$40	\$12
H3000	\$40	\$24

**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](https://benefitsaccess.org)).
- **Phone:** Call the HealthFlex designated toll free number: **1-888-750-4991**
- **Mobile app:** Download MDLIVE mobile app—available through the iTunes App Store and Google Play

**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).

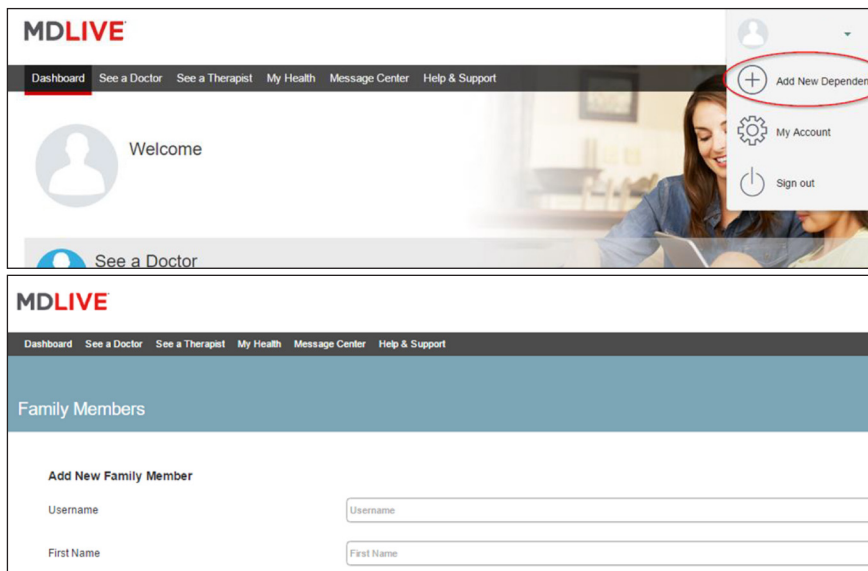
**Q: Do my dependents activate separately?**

**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**

### Helpful Acronyms

- FSA Flexible Spending Account
- HRA Health Reimbursement Account; HRA plans are C2000 and C3000
- HSA Health Savings Account; HSA plans are H1500, H2000 and H3000

**Disclaimer:** Wespath Benefits and Investments’ (Wespath) sharing of this information should not be construed as, does not constitute, and should not be relied upon as medical or other professional advice or services on any specific matter. This document is provided as a general informational service to HealthFlex participants. Readers may want to consult with a tax adviser, or legal counsel or other professional adviser before acting on any information in this document. Wespath expressly disclaims all liability in respect to actions taken or not taken based on the contents of this document.