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MDLIVE Behavioral Health can help

If you or someone in your family is looking for a quick, private and safe way to connect with a licensed therapist or board-certified psychiatrist, video or telephone visits are now available for HealthFlex participants via MDLIVE Behavioral Health.

On average, an MDLIVE Behavioral Health virtual visit can be scheduled in seven days. The average wait time in early 2021 for in-office behavioral health visits was 35 days.

People often use MDLIVE Behavioral Health for help with anxiety, depression, stress and many other mental health conditions. To learn more or schedule an appointment, visit MDLIVE.com/HealthFlex. If you already have an MDLIVE account, you can use your account information to sign in.

With MDLIVE Behavioral Health you skip the waiting room and visits are confidential. You can conduct the virtual visit from your home, office, or wherever it is convenient for you during the pandemic. In addition to the video visits, participants can also talk with a mental health professional over the phone with MDLIVE Behavioral Health. Appointments are available seven days a week, even during evening and weekends. [Click here](#) for more information about MDLIVE Behavioral Health.

HealthFlex participants pay for MDLIVE Behavioral Health like a traditional behavioral health office visit.



Standard cost-sharing resumes for MDLIVE® beginning March 1

For almost the last two years, HealthFlex has offered access to MDLIVE telemedicine with no participant cost-share after Congress passed a law that allowed all group health plans to cover 100% of the cost of virtual visits. We intended to allow quicker, easier, and safer access to care in the height of the COVID-19 pandemic for all HealthFlex participants.

Unfortunately, Congress did not extend this law into 2022 with other COVID relief, though there has been some speculation that this could still happen due to bipartisan support. Therefore, HealthFlex will resume normal cost-sharing of MDLIVE services beginning **March 1, 2022**.

Medical Visits: Individuals in all HealthFlex HRA and HSA plans will pay \$55 (the full, discounted amount) for MDLIVE *medical* visits until your deductible is met. Then you will pay your regular plan coinsurance for the remainder of 2022:

Plan coinsurance after deductible is met:
20% (\$11) after deductible for those in the H1500 and C2000.
30% (\$16.50) after deductible for those in the H2000.
50% (\$27.50) after deductible for those in the C3000.
60% (\$33) after deductible for those in the H3000.

B1000 plan participants will pay \$15 copayment, regardless of whether the deductible has been met.

This still is significantly lower than the cost of the vast majority of medical office visits, with the convenience of being available 24/7.

Behavioral Health Visits: MDLIVE also began offering virtual behavioral health visits to HealthFlex covered individuals starting on January 1, 2022. Beginning March 1, MDLIVE *behavioral health* visits will be treated like any other behavioral health office visit, with individuals paying their regular cost share for both counseling sessions and psychiatry visits:

You pay 20% after deductible for H1500 and C2000 plans.
You pay 30% after deductible for H2000 plan.
You pay 50% after deductible for C3000 plan.
You pay 60% after deductible for H3000 plan.
B1000 individuals pay \$15 copayment for a counseling visit and \$15 for a psychiatry visit.

Discounted costs for behavioral health range from \$45-\$90 for a session with a Master's- or Ph.D.-level counselor or psychologist and \$95-\$150 for a session with a psychiatrist depending on length of the session. While there may not be significant cost savings over an in-person office visit, there may be improved/quicker access to care when seeking behavioral health services through MDLIVE. HealthFlex introduced this option in 2022 to expand access to and decrease wait time for important behavioral health services.



Special considerations for HSA participants who use MDLIVE in January, February

If you have an HSA plan and meet the following three criteria:

1. You utilize any MDLIVE care between January 1, 2022, and February 28, 2022,
2. The service you receive from MDLIVE is neither considered preventive nor for treatment related to COVID-19—including symptoms that could be COVID-19 or emotional health needs related to a COVID-19 diagnosis—and,
3. You have not met the IRS-minimum deductible (\$1,400 for an individual, \$2,800 for a family) for 2022*

then, HealthFlex's coverage of those MDLIVE visits at 100% may cause HSA contributions to be taxable.

Please consider this when seeking service from MDLIVE for the rest of February.

If you meet the three criteria above, you may want to reach out to your tax advisor to assess your risk. You can choose to pay the discounted cost of the MDLIVE visit if you wish to lower your risk for this issue. If you wish to pay the discounted cost of your January and February MDLIVE visits, please contact the Wespath Health Team at **1-800-851-2201**, press **2** then **5**.

Neither MDLIVE nor HealthFlex reports MDLIVE visit information to the IRS.

**The IRS annually sets the minimum deductible for high-deductible health plans, which include the HealthFlex HSA plans, and these minimums have tax implications. However, the IRS minimum deductible is different than the deductible for the H1500, H2000 and H3000 plans.*



Prioritize your health with BFW® and Health Check

When you complete the Blueprint for Wellness (BFW) and Health Check you receive much more than financial incentives: these tests provide a snapshot of your health. They show your strengths, highlight your progress and indicate areas to focus on in the year ahead.

The BFW involves a blood draw that tests your blood glucose, cholesterol and several other indicators. Test results will provide you with valuable information about common health risks, such as heart disease and diabetes. We encourage you to share the results with your primary care physician. The BFW can be completed at a Quest Diagnostics location, during an on-site event sponsored by your employer or via an at-home self-collection kit. Your physician also can submit a form with your test results.

[\[Related Story: Read more about how BFW makes a difference in real life\]](#)

The Health Check online assessment gauges your stress, sleep, physical activity and nutrition, and evaluates how those risk factors can impact your overall well-being. After you complete the Health Check, you will receive a health summary highlighting how you are doing in key areas and tips to improve your health.

Log into Virgin Pulse, select the Benefits tab and then search for Quest Blueprint for Wellness Screening to schedule an appointment. You can complete the Health Check in Virgin Pulse by selecting the Health tab and then clicking on Health Check.

When you complete the BFW, you receive \$100 Pulse Cash**. You also earn Wellness Credits for healthy or improved BFW results. You will avoid a higher deductible in 2023 if you and your spouse, if covered by HealthFlex, complete the Health Check. The deadline for both is August 31.

*** Wellness Programs are voluntary. The IRS considers cash wellness incentives as taxable income. Contact your tax advisor for more information.*

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