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## Telemedicine

# MDLIVE<sup>®</sup>

MDLIVE has the nation's largest network of doctors for telehealth services, providing 24/7/365 on-demand access to affordable, quality healthcare—anytime, anywhere. With MDLIVE, you can visit with a doctor from your home, office, or on the go. Our network of Board Certified doctors is available 24/7 by phone or secure video to assist with non-emergency medical conditions.

On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine.

### When to Use

- **Instead of going to the ER or an urgent care center for a non-emergency issue**
- **During or after normal business hours, nights, weekends and even holidays**
- **If your primary care physician is not available**
- **To request prescription refills when appropriate.\***
- **If traveling and in need of medical care**

### What Can Be Treated?

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Constipation
- Diarrhea
- Ear Infection
- Fever
- Headache
- Insect Bite
- Joint Aches
- Nausea
- Rashes
- Sinus Infection
- Sore Throat
- UTI
- And more!

To setup your account, call **888-995-7075**, visit **[www.mdlive.com/247doctor](http://www.mdlive.com/247doctor)** or use the MDLIVE app (available at the Apple App Store or Google Play) on your mobile device.

Disclaimers: MDLIVE does not replace the primary care physician. Please note, a parent or guardian must be present during any interactions involving minors. MDLIVE operates subject to state regulation and may not be available in certain states. \*MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. For complete terms of use visit [www.mdlive.com/consumer/terms.html](http://www.mdlive.com/consumer/terms.html) 010113



# Medical Concierge Service

# karis360

Coordinating and scheduling appointments with physicians, facilities, and laboratories that work together within your network while being cost-conscious can be very time-consuming and frustrating. Let the personal advisors at Karis360 do the legwork for you. With services including health care navigation, prescription cost search, appointment scheduling, and medical bill negotiation, the personal advisors at Karis360 will make the process much easier while saving you time and money.

## Health Care Navigation

- **Physician, Hospital & Specialists Search**—Karis360 will provide you with a list of local, qualified providers and their best available pricing on requested procedures. This allows you to make an informed, time and money-saving decision on their health care.
- **Same-Day Prescription Cost Search**—We will search pharmacies to identify the lowest pricing available, usually within a couple of hours.
- **Health Cost Estimates**—We can provide you with cost estimates for various outpatient procedures in the your area so you can make informed decisions.
- **Alternative Medicine**—We can contact and schedule appointments with alternative medicine providers including acupuncture, chiropractic care, massage therapy and more.
- **Laboratory and Imaging Services**—We can find lab and imaging locations, provide price estimates for tests, and can schedule appointments upon request.
- **Elder Care Solutions**—We can assist you in locating living facilities, coordinating Home Health Care, transportation, prescription delivery, and exploring Disability and VA benefits, supplemental insurance and more.
- **Appointment Scheduling**—We can schedule for doctor's appointments, specialists and more all at the convenience of your schedule.
- **Affordable Care Act Answers**—Karis360 staff is trained to provide answers to the questions involved in the new Affordable Care Act.

## Medical Bill Negotiation

- **Karis360 Advisors will assign members a personal Patient Advocate to work directly with your health care provider to help reduce medical bills.**
- **Whether through program qualification, settlement discounts, personalized payment plans, etc. our expert advocates can help lower these medical bills to something more manageable.**

## Surgery Cost Saver

- Our advisors obtain real-time cost, quality and availability data for up to five different facilities in the your area.
- Advisors have found an average \$13,000 cost difference between the least expensive and most expensive facilities with no difference in quality ratings.

## Chaplaincy

- Christian Chaplains are available to listen and provide support and encouragement.

## How to use

- Call 1-888-799-4413

Note: Karis360 is not insurance and does not provide funds to pay for bills. This is a best efforts service. Despite Karis360 diligent efforts on member's behalf, some providers refuse to make accommodations to help resolve outstanding bills.



# Discount Prescription Program



A1Rx is not insurance, but a discount prescription program that offers savings up to 80% on prescription medications. This program is accepted at 65,000 pharmacies nationwide, including CVS, Walgreens, Walmart, Kroger, Publix, and Rite Aid. A1Rx is an open formulary, so nearly all medications qualify for discounts.

Present your A1Rx card with a valid prescription at a participating pharmacy, and your discount will be applied. You can find a list of participating pharmacies and check for potential savings on your prescriptions at <http://discountcard.rxedo.com>.

