

Telemedicine

Frequently Asked Questions



What is telemedicine powered by MDLIVE?

With telemedicine, you can access a doctor from your home, office, or on the go- 24/7, 365 days a year. Humana has partnered with MDLIVE to provide telemedicine services to our members. MDLIVE's US Board Certified doctors can visit with you by phone, secure video, or through your mobile device to help treat any non-emergency medical conditions. MDLIVE doctors can diagnose your symptoms, prescribe medication, and send prescriptions directly to your selected in-network pharmacy.*

Who are the MDLIVE doctors?

All MDLIVE doctors are located in the US and are US Board Certified for the states in which they see patients. When you see a doctor through MDLIVE, you can be assured that the MDLIVE doctor is licensed and credentialed to practice in your state. The doctors are considered in network for all eligible associates.

How does MDLIVE ensure quality of care?

Following each consultation, eligible associates and dependents are given a survey to evaluate the MDLIVE doctor and appointment. The results are analyzed and reviewed for quality assurance and used as part of MDLIVE's continuous improvement process. Selected doctor consultations are also reviewed by MDLIVE'S internal medical board.

How much does it cost to use MDLIVE?

Registration is free and for each completed consultation you will be charged \$40 (or lower depending on your benefit plan and coinsurance). MDLIVE accepts most major credit, debit, prepaid credit cards, as well as spending account cards.



Can I cancel or reschedule my appointment?

Yes. You can cancel your appointment and receive a full refund. To reschedule your appointment, simply cancel your current appointment and request a new appointment.

Who is eligible to use telemedicine?

Currently, this pilot is offered to associates* meeting the criteria below:

- A full-time employee
- Currently enrolled in the company health plan
- Dependents currently enrolled in the company health plan

*This pilot is offered to associates within Betty Weizenicker and Mike Bellissimo's organizations meeting the criteria above in all locations with the exception of those seeking services in Arkansas (AR state regulations do not allow virtual visits at this time). In addition to Arkansas regulations, Texas, Iowa, and Louisiana allow telephone only visits; video sessions with a doctor will not be offered in these states.

Is telemedicine appropriate for every medical condition?

No. Telemedicine is designed to handle non-emergency medical issues. **You should not use telemedicine if you are experiencing a medical emergency. In case of a medical life threatening emergency, you should dial 911 immediately.** While telemedicine is not intended to replace your primary care doctor for common or chronic conditions, a virtual doctor's appointment can sometimes substitute a doctor's office, urgent care, or an emergency room visit.

What are the most common conditions treated through telemedicine ?

MDLIVE'S doctors are trained to treat a wide range of conditions. Some of the most common are:

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

How do I get started?

You can easily sign up or activate your MDLIVE account by using one of the following methods:

1. Go online and visit: mdlive.com/Humana
2. Call MDLIVE's toll free number: 1-888-995-2759
3. Download the MDLIVE Mobile App, available on the iTunes store and Google Play

What information is required for me to register with MDLIVE?

You will be asked for your name, gender, date of birth and Humana member ID. You will also need a valid email address in order to activate your account after registration. You will only be asked for your credit, debit or spending account information when you visit with a doctor.

When can I start using telemedicine?

You can start using telemedicine immediately after you register and activate your account with MDLIVE. Registration and activation are free. Once you have an MDLIVE account, you can browse doctor profiles, view available appointment times, and schedule an appointment with a doctor of your choice. Be sure to fill out your medical history profile and pharmacy information to better prepare the MDLIVE doctor for your appointment.

When is telemedicine available?

Telemedicine is available 24 hours a day, 7 days a week, and 365 days a year, even on holidays. Use Telemedicine anytime you have a non-emergency medical condition, are unable to see your primary care provider, or when you simply prefer a convenient, cost effective alternative to the emergency room, urgent care center, or clinic.

Where is telemedicine available?

Telemedicine is available anywhere in the United States. ** MDLIVE's network of US Board Certified doctors will be provided to you based on the state you are located. MDLIVE ensures that each doctor is fully licensed to practice medicine in your state.

How long can I expect the telemedicine visit to run?

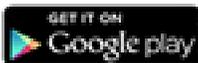
Registration will take 5 to 10 minutes and depending on your symptoms the actual visit may last 15 to 30 minutes. There may be a brief wait time for eligibility verification and video connection with your doctor.

Can I schedule an appointment while traveling out of the country?

Associates can have an informational call with a doctor, but a diagnosis and/or prescription cannot be officially issued. The doctor will likely make a recommendation to the associate to have an in person evaluation within the area he or she is traveling in. There is no charge for informational calls.

Can I access telemedicine on my mobile device?

Yes, MDLIVE can be accessed on most mobile devices with an Internet connection. MDLIVE has a mobile app that is free for download in the iTunes Store and Google Play.



Can a provider prescribe medication as part of an MDLIVE visit?

Yes, if the MDLIVE doctor believes medication is warranted, he or she can write a prescription for non-narcotic medications (i.e. no controlled substances), which can be sent directly to your selected in-network pharmacy.* As soon your consultation is over, your prescription will be sent electronically to one of over 65,000 pharmacies to choose from. If for any reason your selected in-network pharmacy is unable to receive a prescription, a traditional prescription will be generated for the doctor to sign and fax. All prescriptions are fully compliant and include all required information.

Is telemedicine safe and private?

Yes, telemedicine is safe and private. MDLIVE's technology and doctors are compliant with HIPAA (Health Insurance Portability and Accountability Act) and will only share your information with your selected doctor and in-network pharmacy.

What are the system requirements for telemedicine?

To use video conferencing for your visit, you need:

- A PC running Windows XP, Vista, Windows 7 or later
- A Mac running OSX 10.6 (Snow Leopard) or later
- High-speed internet connection
- A webcam with at least 1.3 megapixels
- A microphone (most webcams already have microphone built in)
- An app download may be required for PC/MAC (depending on system configuration)

After you set up an account, you will be able to use a simple online simulation to test your configuration and check if you are ready for a video consultation.

Can I use my Humana work computer for telemedicine consultations?

Yes, you are able to access MDLIVE from Humana's equipment for telephone, videoconferencing, and mobile consultations.

Who should I contact for questions?

If you have questions, please contact HR4U at 1-888-431-4748, or via e-mail at HR4U@humana.com. For benefit related questions, call the telephone number on the back of your membership card. For questions specific to the MDLIVE, please contact MDLIVE at 1-888-995-2759.

In addition, the Telemedicine for Associates closed BUZZ group is available for you to post questions and/or provide feedback about the telemedicine offering.

Disclaimers

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

**Services are limited to only phone consultations with the ability to prescribe in Iowa, Louisiana and Texas. Telemedicine services are currently not available in Arkansas at this time.

MDLIVE Prescription Policy

Doctors providing consultations for MDLIVE members offer prescriptions for a wide range of products that deliver direct medicinal value. These include, but are not limited to, drug classes such as antibiotics and antihistamines. Convenience prescriptions for maintenance medicines may also be obtained in cases where a member is in transition to a new insurance plan or doctor.

It is important to note that MDLIVE is not a drug fulfillment warehouse. In the event a doctor does prescribe medication, he/she will usually limit the supply to no more than thirty days. Patients with chronic illnesses should visit their primary care doctors or other specialists for extended care. MDLIVE doctors do not issue prescriptions for substances controlled by the DEA, for non-therapeutic use, and/or those which may be harmful (potential for abuse or addiction). For a current list of DEA controlled substances, visit <http://www.deadiversion.usdoj.gov/schedules/>.