Providers make decisions based on professional judgement and are providing the patients with valuable, learned information. If a provider determines additional testing is required to properly diagnose a patient, they may deem it necessary to send the patient to seek further evaluation. If a member contacts MDLIVE customer service requesting a refund, the medical team will review these on a case-by-case basis and may provide a refund for the member's out-of-pocket cost. If approved, the refund will be processed within seven business days. Upon completion of the refund, the member will be contacted to confirm the refund has been processed. Please note that once processed, the refund takes anywhere from 48 hours to 30 days to show up on the credit card statement.

## Who are the MDLIVE physicians with whom members will have contact?

The physicians who provide telemedicine care through MDLIVE must be board certified and appropriately licensed in the state where the patient is located, including, but not limited to, New York.

## May members select the doctor with whom they will have contact for the visit?

Members will be able to select a physician of their choice from the MDLIVE network, which offers a brief biographical sketch and photograph of each physician. The member's primary care provider may or may not be available for visits on MDLIVE.

# What kind of providers will my members see?

The physicians who belong to the MDLIVE vendor provider group practice primary care, pediatrics, family and emergency medicine and have an average of 14 years experience.

# Can my members see their primary care physician by telemedicine?

Your member's primary care physician will be able to apply for participation in the MDLIVE physician network if he/ she so chooses. Please refer to the MDLIVE physician bio page to find the best physician for your purposes, or encourage your members to speak with their primary care provider for more information regarding telemedicine visits. Your member's primary care provider may or may not be available for visits on MDLIVE.

# If my members cannot see their primary care provider through the MDLIVE platform, how will their primary care physician be informed of the visit? After each visit, the patient receives a consult summary, including the provider's notes, diagnosis and any prescriptions, if applicable. In addition, the patient can set his/her patient preferences so that visit summary notes are sent

