

**MDLIVE™**

OFFERED  
THROUGH



**Cigna®**

**A DOCTOR  
IS ALWAYS**



**Access to affordable, quality, non-urgent care when you need it – 24/7/365**

Offered by: Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company.

**Cigna®**

**A doctor is  
always in**



MDLIVE provides immediate, on-demand 24/7/365 access to affordable, quality non-urgent care through a national network of licensed, board-certified U.S.-based doctors, including pediatricians.



**Online video  
consultations**



**Phone  
consultations**



**Email communication,  
post consultation**



**Prescription services  
(sent directly to a pharmacy)**

Health care services are delivered by MDLIVE participating doctors and not by Cigna.



# Why telehealth?



## Health care challenges



- ✓ Lengthy wait for appointments
- ✓ Need to miss work for appointments
- ✓ Hours of waiting in crowded emergency rooms
- ✓ Difficulty finding affordable care off-hours

## MDLIVE telehealth solution



- ✓ Doctor appointments usually in less than an hour
- ✓ Adult and pediatric care
- ✓ Convenience – no need to leave the house or work
- ✓ Cost efficiency
  - Pay established copay (\$38)\*
  - Counts as In-Network charge

\*All major credit and debit cards accepted, including HSA/HRA debit cards. Pay Pal is also accepted.



# Conditions treated by MDLIVE doctors



## General health

- Acne
- Allergies
- Bronchitis
- Cold & flu
- Fever
- Gout
- Headache
- Infections
- Joint aches & pains
- Nausea & vomiting
- Pink eye
- Rashes
- Sinus infection
- Sore throat
- Sunburn
- Urinary tract infection

## Pediatric care

- Cold & flu
- Constipation
- Ear infection
- Fever
- Nausea & vomiting
- Pink eye

# How it works



Register with MDLIVE at [www.MDLIVE.com/UNITHER](http://www.MDLIVE.com/UNITHER) to set up your account. You should have received a welcome kit including an MDLIVE ID Card. If you did not, you can download and print from the MDLIVE site.

## BY PHONE



**Step 1: Call toll-free**  
Patient calls toll-free hotline available 24/7/365 including holidays.



**Step 2: Speak with a coordinator**  
A consultation coordinator locates the next available doctor and prepares patient for the consultation.



**Step 3: Speak with the doctor**  
Once an available doctor is located, the system automatically calls and connects the doctor to the patient.

## BY VIDEO CONFERENCE



**Step 1: Visit website**  
Patient visits website and logs in with username and password.



**Step 2: Find a doctor**  
System helps the patient search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.



**Step 3: See the doctor online**  
Once an available doctor is located, the system automatically connects the doctor to the patient.

## After each appointment

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Patient receives discharge instructions (via patient portal and secure email).



Personal health record gets updated with consult information.



Patient can elect for consultation history to be sent to personal doctor.

# HOW YOUR MDLIVE CLAIMS ARE PAID – CIGNA CHOICE FUND® PLANS



You have an MDLIVE consultation. The MDLIVE consult charge is **\$38**.

You will not be charged at the time of your consult.

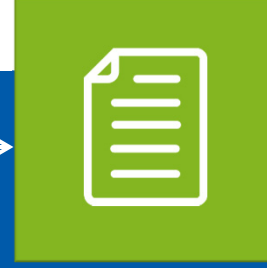


Cigna receives the claim from MDLIVE and processes it based on your plan's deductible and coinsurance and will determine the amount you owe (if any).



**If auto claim forwarding** was elected, Cigna automatically subtracts the amount owed to the doctor from your health account and pays MDLIVE.

**If auto claim forwarding is not on**, MDLIVE will bill you based on the payment information you entered during registration (i.e., Debit Card, Credit Card, PayPal).



Cigna mails an Explanation of Benefits (EOB) to your home or sends an email alert to tell you your claim has been processed.

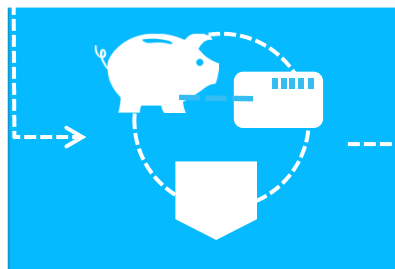
The EOB shows the:

- MDLIVE fee
- Amount billed after the Cigna discount
- Amount you owe the doctor (if applicable)
- Amount you saved by using your Cigna plan



Balance and transaction info available:

- On **myCigna.com**
  - On **myCigna Mobile App**
  - By email alert
  - By calling customer service (24/7)
- Cigna also updates quarterly health statement; sends email alert or mails to your home.



# Registration demo





**In action**



**Cigna**<sup>®</sup>

# Questions?

- **If the deductible is not met, will the credit/debit card be charged?** No. The card information will be taken at the time of the call; however, the claim will be processed and MD Live will wait for the Explanation of Payment to be sent to them before they actually make a charge to the card.
- **Some conditions may require lab tests to diagnose, such as Urinary Tract Infections, how can this be treated telephonically?** This condition is on the list that MD Live provided that they can treat. If you have a history of Urinary Tract Infections, you may want to schedule an appointment with your regular physician. This benefit is not intended to replace your primary or specialist physicians, but to assist you in getting treatment when you are unable to get an appointment with your physicians.
- **Is there a deadline to register for MD Live?** No. there is no deadline. You don't even have to register prior to using the benefit. You can register when you call in the first time.
- **How do I register?** You can register for MD by going on [mycigna.com](http://mycigna.com) and registering or by going to [MDLive.com/au](http://MDLive.com/au) and registering.

# Questions?

- **If you are traveling out of the country, in Mexico or in Canada, can you use MD Live?** No, the service can only be used when you are in the United States.
- **Are the doctors all in the United States?** Yes. They are all board-certified and considered in-network.
- **What is the average consultation time?** The average time is 11.3 minutes. The range is between 5 and 14 minutes. Video consultations are usually 1-2 minutes longer in duration.
- **Can MD Live doctors prescribe medications?** Yes, when medications are appropriate, they will phone in prescriptions to your local pharmacy. If traveling within the US, you may need to use mycigna.com to find a local, in-network pharmacy.
- **Is there an app for my phone?** Yes, but you should download the app through the MyCigna.com portal to be sure you install the AUI specific information (including cost of service). The general MDLive app on i-Tunes or the Play Store does not include AUI's contracted rates.

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