

What is MDDirect 24/7

How Does it Work?

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MD DIRECT 24/7

Provides *members* immediate access to U.S. based, licensed physicians, 24 hours a day, 7 days a week.



MD DIRECT 24/7

Delivers *lower* health costs, higher productivity and reduced absenteeism to *employers*.





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3 Quick Steps to Healthcare on Demand



Select Program =



Enroll



Step 3

Payment

Consultations by Phone



One's health is unpredictable and can change quickly, whether feeling ill in the middle of the night or while traveling, you can feel confident that your healthcare needs will be met with MD Direct 24/7. Our convenient networks of physicians are available around the clock to provide consultations by phone.

Step



Select Your Program

At MD Direct 24/7 we feel that all customers should receive the same high level service that is why we provide a simple solution without complicated packages offering more or less service. Simply choose the program based on your needs. Whether you are a single individual, a couple or a family, at MD Direct 24/7, we make it easy.

Single Plans Cover 1 Individual



Couples Plans Cover 2 Individuals



Family Plans Cover Up To 5 Individuals



Our Plans

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Resolve your routine medical issues with board certified physicians.

Get Coverage Now!



On-Demand Consultations

24/7-365 Days a Year

Prescriptions



Nationwide Coverage by Over 50,000 Locations.

TOP 10 PRESCRIPTIONS

Lab Tests

Choose the lab location that is best for you. Near home, work, or even while traveling.

EMR



Electronic Medical Record (EMR) storage and retrieval service.

Overview

MD Direct 24/7 is a nationwide network of medical physicians who review your medical record collected by MD Direct 24/7 registered nurses 24/7. MD Direct 24/7 physicians provide medical advice, diagnosis and treatments in 10 minute one-on-one phone consultations.

- 100% Approval pre-existing conditions do not matter
- 24/7 365 days a year access to licensed physicians
- · Advice for non-emergency medical issues
- Non-DEA controlled prescriptions when sufficient medical information is obtained
- Diagnostic lab test and imaging savings plan
- Secure HIPAA compliant storage and retrieval of Electronic Medical Records (EMR)
- No limitations on usage
- English and Spanish speaking services

72%

of all doctor visits, including ER and UC, are for common illnesses that MD Direct 24/7 can treat.

\$100 BILLION

are wasted every year in the inefficiencies of an antiquated and ineffective healthcare system.

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Frequently Asked Questions

What is MD Direct 24/7?

MD Direct 24/7 is an affordable solution to the challenge of healthcare access. We provide our users with day-or-night access to licensed physicians via phone, video or secure email. Regardless of your location, our service enables you to connect with a doctor in real-time for the treatment or diagnosis of common conditions.



How does MD Direct 24/7 improve quality of care?

Immediate access to medical attention can often resolve problems that, if left untreated, could eventually result in hospitalization. MD Direct 24/7 improves the quality of care by providing convenient, affordable healthcare at anytime, to anyone and from anywhere! In addition to the inherent efficiencies, MD Direct 24/7 Doctor provides 24/7 access to a physician without ever having to leave your home or office. No waiting rooms or office visits! Prescriptions, if needed and appropriate, are sent to your local pharmacy or shipped to you the next day.

Who can use MD Direct 24/7?

MD Direct 24/7 is for everyone ages 6 and up, regardless of pre-existing conditions. However, a parent or legal guardian must consult with a network doctor on behalf of a child under the age of 18. Please visit our plans page to see and compare the various options and features. We have plans for individuals, couples, families, large groups and employers. Whoever you are, MD Direct 24/7 has an affordable solution for your healthcare needs.

What do you treat?

In some cases, a visit to the doctor's office can be avoided, saving time and money. As a complement to primary care, our goal is to make sure you're equipped with all the tools and resources you need to reduce the cost and frequency of in-person consultations. Part of that effort involves the delivery of care for a comprehensive list of common conditions by qualified physicians via phone or email.

How do I enroll?

MD Direct 24/7 provides you with two ways to enroll. You can either call Member Support at 1-888-895-0223 and enroll over the phone, or you can click here to enroll online.

ETC, ETC, ETC.....

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Benefits To Patients

24/7 - 365 Days a Year

Anytime, Anywhere, Anyone! Patients are waiting days, even months, for a doctor's appointment. Once you request a consult, the average physician response time is 22 minutes, and guaranteed within 3 hours.

Cost Effective

With healthcare costs and out-of-pocket expenses rising at twice the rate of inflation, MD Direct 24/7 offers FREE licensed physician consultations, replacing the high cost of a non-emergency ER or doctor's visit.

Quality Physicians

All of Doctors Live physicians are:

- U.S. Board certified in Internal Medicine, Family Practice, Emergency Medicine or Pediatrics
- Licensed to practice medicine in your state
- Verified through the NPDB and AMA for medical licensure, training and education, work history and malpractice history
- Average 15 years of experience
- Credentialed according to NCOA standards
- · Live and Work in the U.S.

Care for Your Children

MD Direct 24/7 network of Pediatricians can treat children of any age. No more after hour ER or Urgent Care visits

Prescriptions Program

A pharmacy discount benefit program with over 50,000 pharmacies nationwide, including major national chains and independent retail pharmacies.

Click to view the

TOP 10
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The Consultation

Step 1 Patient Consults MD Direct 24/7 Toll-Free 1-800-679-0727

When you have a medical issue or question, you simply call to request a consultation.

- A registered nurse verifies your membership in the MD Direct 24/7 program
- A registered nurse documents information about your medical history
- · A registered nurse documents your current medical issue or question
- Electronic Medical Record (EMR) is sent to a licensed doctor in your state of residence

Step 2 Doctor Responds To Patient

A board-certified physician who is licensed in your state receives the request and reviews your personal EMR through MD Direct 24/7's physician application. The doctor then calls the patient back, in most cases within an hour. The doctor will always call within three hours guaranteed. The MD Direct 24/7 national average response time is 27 minutes. The doctor takes time to speak with the patient, listens to his/her concerns, and asks questions to determine the medical issue. Our doctors use the strictest, nationally recognized clinical standards when consultationing with patients.

Step 3 Doctor Resolves Medical Problem

Based on this consultationation, the doctor recommends the right therapy or treatment, or refers the patient to a Primary Care Physician or a Specialist if necessary. If the doctor has ordered a prescription to treat the case, it is phoned into the patient's local pharmacy. It will be waiting there for pick up at the patient's convenience. MD Direct 24/7 cannot write prescriptions for narcotics or DEA controlled substances.

Step 4 Doctor Updates Patient's EMR

The doctor immediately updates the patient's HIPAA compliant EMR based upon the consultation. This information is available anytime online to both the patient and their Primary Care Physician and is kept completely private.

Step 5 Satisfaction

At the end of every call, the doctor will ask if they have answered all the patient's questions, and we will follow up to see if they were satisfied with the service.

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What Can I Use It For?

MD Direct 24/7 can be used for many non-emergency medical issues instead of timely and expensive visits to your Doctor's office or clinic.

Call MD Direct 24/7 when you . . .

have a non-emergency medical issue

Our board-certified, state-licensed physicians can diagnose, recommend treatment, and prescribe medication for non-emergency medical issues, such as:

- Sinus infections
- Bronchitis
- Allergies
- Sprains and strains
- · Sore throat
- Urinary tract infection
- · Respiratory infections
- · Stuffy nose
- · need a short-term prescription

need a short term prescription

If appropriate, the MD Direct 24/7 physician can write a short-term prescription and call it into the pharmacy of your choice. Some common prescriptions include:

- Amoxicillin™
- Azithromycin™
- Bactrim DS™
- Augmentin™
- Cipro™
- Tessalon Perles™
- Flonase Nasal Spray™
- Pyridium™
- Prednisone™
- Diflucan™

need a referral

MD Direct 24/7 physicians can advise you on whether you need a specialist and the type of specialist you should see—saving you guesswork, time and money.

have kids

MD Direct 24/7 is the only telehealth provider with a national network of board-certified pediatricians, able to treat children from 0-18..

travel a lot

Whether on vacation or traveling for work, MD Direct 24/7 is there for you 24/7, wherever you may be.

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When Should I Use MD Direct 24/7?

- Anytime you have a non-emergency medical issue and you are unable to see your primary care physician.
- If you can't reach your primary care physician
- · If it's after your doctor's hours of operation
- · If you'd like your lab results analyzed
- · If you'd like a recommendation for a specialist
- If you have a health-related question
- · When you can't make it to the doctor's office due to weather, location, or disability
- · If you have young children and you are unable to get to the doctor's office.
- · When you're on vacation, on a business trip, or away from home
- · If you need a short-term prescription refill.
- · If you'd like a medical issue explained to you or you need a second opinion
- If you're thinking of going to the ER for a non-emergency issue
- As a higher-quality alternative to minute clinics and urgent care centers

95% of members who use

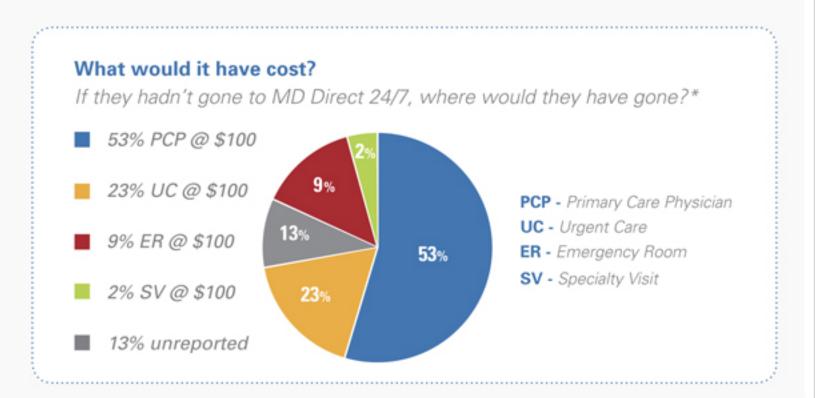
MD Direct 24/7 said

they would use it again.

of members who use MD Direct 24/7 do so more than once a year.

When MD Direct 24/7 Is Not Appropriate?

- To handle a serious medical emergency
- · To treat a complicated or chronic disease
- To gain access to long-term, DEA-controlled, antipsychotic, or non-therapeutic drugs
- As a substitute for their PCP





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MD Direct 24/7's Prescriptions

A pharmacy discount benefit program with over 50,000 pharmacies nationwide including major national chains and independent retail pharmacies.

- · Member identification card recognizable by all participating pharmacy providers
- Nationwide coverage by over 50,000 locations
- Registered Nurses to assist in locating participating pharmacies
- Save 5 to 50 percent

TOP 10 PRESCRIPTIONS by Catagory

1. Antibiotics

Amoxil, Keflex, Zithromax

2. Blood Pressure

Prinivil, Norvasc, Lopressor

3. Allergy and Cold

Allegra, Zyrtec, Flonase

4. Stomach and Gastrointestinal

Nexium, Prevacid, Prilosec

5. Corticosteroid Meds

Deltasone, Decadron, Entocort

6. Diabetes

Glucophage, Glucotrol, Actos

7. Cholesterol

Lipitor, Crestor, Zocor

8. Erectile Dysfunction

Viagra, Levitra, Cialis

9. Anti-inflammatory

Celebrex, Mobic, Humira

10. Birth Control

Yaz, Loestrin, Ortho Tri-Cyclen

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Electronic Medical Record

Electronic Medical Record is a HIPAA compliant electronic medical record (EMR) storage and retrieval service. With the assistance of a Registered Nurse, members have the convenience of accessing and releasing critical health information when necessary, updating information and storing documents including insurance information, emergency contacts, medical bills, legal documents (Living Will, Power of Attorney and Parental Consent Forms) in one safe, central location. Secure,



confidential access for members is available 24/7 via a Nurse on a toll free line.

MD Direct 24/7 physicians also use Electronic Medical Record to assess and update members' medical circumstances when members use the MD Direct 24/7 service.

- Registered Nurses assist members in creating and maintaining Electronic Medical Record accounts.
- Secure, confidential access is provided 24/7 via toll free line.
- RHIPAA compliant procedures in place for both emergency and non-emergency calls.
- · Storage of additional personal records.

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MD Direct 24/7 Lab Tests

Our lab test program offers direct-toconsumer medical lab tests. We
provide a convenient, confidential
and affordable way for consumers
to take control of their health care
costs. Some medical conditions can
go years without being detected,
and blood tests are simple way to
detect potential health problems
before any symptoms occur.
Order your own medical test now
and get the results sent directly
to you. No doctor's visit required.
It is our mission to provide



affordable medical testing, with superior quality and service. We strive to give everyone access to affordable medical lab testing.

Fast – Go directly to the lab after ordering. No waiting for paperwork like other online labs.

Affordable – Deeply Discounted Rates! As a client of MD Direct 24/7, you will receive additional discounts over the usual discounts!

Convenient – Choose the lab location that's best for you. Near home, work, or even while traveling.

Easy Medical Testing Online – Have the blood test(s) performed at the lab. Then generally within 24-48 hours, you will be notified of your blood test results.

Confidential - You decide who sees the results.

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Our Physicians

MD Direct 24/7 is a network of licensed primary care physicians and specialists with many years of experience and trained in telemedicine. Our physicians possess an extraordinary degree of skill and knowhow.

Physicians who practice telemedicineOur physicians possess an extraordinary degree of skill and know-how. MD Direct 24/7 physicians all have years of experience and are licensed to practice in their respective states. Our doctors consult with patients seeking complementary methods



of treatment from simple ask-a-doctor consultations by phone — to full telemedicine consults with e-health solutions involving e-prescribing for preventative, maintenance and long-term and/or chronic conditions.

Each MD Direct 24/7 physician undergoes a credentialing process that reviews their education, state and federal licensures, board certification, as well as any malpractice or disciplinary history.

Our physicians provide Telemedicine Consultations through our Secure Telemedicine Consultation System via an online, telephone and secure e-mail interaction to referred patients seeking to obtain Tele-medical consultations and possible refills of prescription medications, when appropriate (no controlled medication). Our pioneering Telemedicine programs and services provide patients with much needed access to healthcare from the comfort of their home or work.

MD Direct 24/7 follows strict policies, guidelines and procedures that are HIPAA compliant, protecting privacy at the highest levels and adhering to all federal, state, and local regulations. Additionally, we carry professional liability malpractice insurance.

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MD Direct 24/7's Prescription Policy

Physicians providing consultations for MD Direct 24/7 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. Short-term prescriptions for maintenance medicines may also be obtained in cases where a member is in transition to a new doctor or traveling.

It is important to note that MD Direct 24/7 is not a drug fulfillment warehouse. In the event a physician does prescribe medication, he/she will limit the supply



based on state regulations. Patients with chronic illnesses should visit their primary care physicians or other specialists for extended care.

MD Direct 24/7 physicians do not issue prescriptions for substances controlled by the DEA, non-therapeutic, and/or certain other drugs which may be harmful because of their potential for abuse. These include, but are not limited to, antidepressant drugs such as Cymbalta, Prozac and Zoloft which are drugs that are harmful due to their potential for abuse.

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You can reach one of our Doctors or Support staff, 24/7 – 365 Days a Year. Once you request a consultation, the average physician response time is 27 minutes, and guaranteed within 3 hours.

Whether you're looking for more information, have a question or comment, Customer Service is here to help. Contact us by phone or e-mail, and we'll gladly assist you!



Mailing Address

8222 118th Ave N., Suite 605 Largo, FL 33773

Customer Service and Sales

1-866-558-2888 • support@mddirect247.com

Physician's Line

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