

QUALITY HEALTHCARE & MORE ARE JUST A CALL OR CLICK AWAY

- + 24/7 Access to Doctors
- + U.S. Board-Certified Physicians
- + Call Toll-Free Anytime, Anywhere
- + Prescription Savings Card



Stream Virtual MD is an alternative health and wellness service that provides unlimited access to U.S. Board-Certified physicians to diagnose your symptoms, recommend treatment and write non-DEA controlled prescriptions if necessary.



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Physician Appointments & Membership Services	(855) 359-2085
My MD Access Hours	24 Hours, 7 Days a Week



What is Stream Virtual MD

Stream Virtual MD provides access to top quality, cost-effective medical care and healthcare savings, wherever and whenever you need it. Our doctor consultation service, My MD Access, is a network of U.S. board-certified doctors who are available to resolve your physical medical issues by phone, 24 hours a day, 7 days a week. Our doctors can diagnose your symptoms, recommend treatment and write non-DEA controlled prescriptions to be picked up at a pharmacy near you. So whether you're traveling, too sick to get out of bed or can't take off work you'll still have access to dependable healthcare.

- » No More Scheduling Appointments
- » No More Long Wait Times at the Doctor's Office
- » No More High Urgent Care Center Fees
- » No More Hassles of Taking Off Work
- » Just the Answers You Need, When You Need Them

Stream Virtual MD Members also receive special savings and discounts on prescription medicine. Our Prescription Savings Card allows Members and their families to pay a discounted fee at the point of service for both name-brand and generic prescriptions at widely recognized participating pharmacy locations nationwide, including independent and local neighborhood pharmacies.

Stream Virtual MD is not insurance, but simply a better way for individuals to get the care they need quickly, easily and cost-effectively.

How Does it Work

Stream Virtual MD offers Members easy access to quality and convenient healthcare. To access any of the member features, call the toll-free phone number provided. Make sure to have your Patient ID ready. Your Patient ID is located on your Stream Virtual MD Membership Card and also in your Membership Welcome Email.

Savings & Discounts

Using Stream Virtual MD will bring instant savings to your typical health needs. It's a fact...the average cost for seeing a primary care physician is around \$158.* With Stream Virtual MD there are no extra fees for speaking to a physician over the phone. Plus, Members can save 5% - 30% on prescription medicines!

Anyone can join

Stream Virtual MD can include everyone in your household, regardless of age or health status. Stream Virtual MD is not insurance but simply gives you a discount on the services provided.

THIS IS NOT INSURANCE

*Source: <http://www.fchp.org/members/resources/guide-to-costs.aspx>
Individual costs may vary



Certified Physicians

Stream Virtual MD uses a network of doctors who are U.S. board-certified in internal medicine, pediatrics, and family medicine. All our doctors are credentialed every 3 years, with NCQA certified, provider credentialing standards.

Stream Virtual MD doctors are just like your primary care physician (PCP) or pediatrician. They incorporate telehealth or telemedicine into their medical practice because they see it as a way to give more affordable and convenient access to quality care.

Stream Virtual MD doctors are:

- » U.S. Board-certified: All our doctors are U.S. board-certified in internal medicine, family practice, or pediatrics.
- » Experienced: Our doctors have been practicing for over 5 years on average.
- » Credentialed: Stream Virtual MD doctors are credentialed every 3 years, with NCQA provider credentialing standards.
- » U.S. residents: All our doctors currently live and work in the United States.
- » Telehealth specialists: Stream Virtual MD doctors are trained specifically in talking to patients and diagnosing their conditions over the phone.

My MD Access

My MD Access from Stream Virtual MD is a national network of U.S. board-certified and state-licensed physicians who use electronic health records and telephone consultations to diagnose your conditions, recommend treatment and write short-term, non-DEA controlled prescriptions, when medically appropriate.

Members will be able to access a provider by telephone. Telephone 24 hours a day, 7 days a week. Providers usually respond to your call within thirty minutes.

All of our Board Certified Physicians offer patient care and provide physician services to include symptom assessment, ailment diagnoses, follow-up visits and providing prescriptions for treatment. Care and services are intended to include (a) an assessment of the Member's health condition, (b) a review of the Members medical needs, (c) a determination of whether immediate emergency attention is required, and (d) a recommendation of the most appropriate action to be taken by the Member. This action may include prescription of medication as necessary, ordering lab work, or a recommendation that the Member contact a specialist or Member's primary medical care provider. In the occurrence where immediate medical attention is required, the physician shall direct the Member to the nearest emergency facility.



My MD Access can be used for the following medical issues:

- » Allergies
- » Bronchitis
- » Cold and flu symptoms
- » Ear infection
- » Pink eye
- » Poison ivy
- » Respiratory infection
- » Sinus problems
- » Urinary tract infection
- » And more!

My MD Access doctors can write prescriptions for the following medications:

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

THIS IS NOT INSURANCE



Prescription Savings Card

The Prescription Drug Program links most of the largest pharmacy chains into a common and consistent discount program. Through an exclusive agreement with one of the nation's premier drug management organizations, Members can obtain discounts of 5% to 30% on drug prices through a national network of more than 55,000 pharmacies. Login to access our Interactive Website or dial (866) 850-9791 to request your Prescription Savings Card.

How To Get Your Savings

Take your Membership card with you to a participating pharmacy and show your Membership card to the pharmacist. The pharmacist will enter the information on your Membership card into the online computer system, and you will be immediately eligible for the special negotiated price. Your actual cost will be the contract price or the pharmacy's usual charge that day, whichever is lower.

Guided Coverage Marketplace

Our Guided Coverage Marketplace offers an insurance marketplace that transforms the way you shop for health insurance coverage. We help guide you to the right fit of health insurance that takes into account who you are, what you care about and how you intend to use medical services. The notion of creating an exceptional experience extends to becoming more than just a health insurance transaction. We tie value-added services to the health plan sale to help you understand what you are buying, facilitate smart ways to use your coverage, and advocate "fill in the gap" health and financial security portfolio building.

We believe the Guided Coverage Marketplace sets a new standard for helping you make the best choices about how to spend health-related dollars and to personalize your overall benefits portfolio to protect your health and financial security. Our understanding of health coverage decision-making and behavioral economics are woven into the Guided Coverage Marketplace experience. In fact, the majority of people find the right benefit for their needs within 12 minutes.

Our Guided Coverage Marketplace Includes:

- » Guided decision support and selection for medical and ancillary products.
- » Benefits Resource Center – a dynamic online library of health and benefits articles.
- » Application integration for the federally facilitated marketplace (FFM) and private market plans.
- » Standard Supplemental product offering including Assurant and VSP individual products.

Meeting your Health Coverage Needs

The Guided Coverage Marketplace recommendation engine enables you to search and select health plans based on specific criteria, including risk tolerance and expected healthcare use using our proprietary algorithm. Our algorithm creates personalized recommendations for each person, based on your preferences.

Each member can sort and filter the results based on a variety of factors, such as premium, plan type, network and costs. You can even create side-by-side comparisons to see the true costs with each option and compare detailed benefit summaries.



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Making healthcare...*easy*

Stream Virtual MD provides access to top quality care and healthcare savings wherever and whenever you need it. Our network of U.S. board-certified doctors are available to diagnose, recommend treatment and write non-DEA controlled prescriptions if necessary. No more hassles of scheduling appointments and waiting at the doctors office.

Get the answers and remedies you need, when you need them.

