

Terms of Service

TeleDirectMD

Effective October 31, 2026.

Please read these Terms before you book. They explain how our video visits work, what you pay, how cancellations and refunds work, and how disputes are handled. Section 19 explains how to raise a concern with us and which courts handle disputes. These Terms do not require arbitration.

Free help is available. If you need this document in another language, in large print, in braille, read aloud or in another format, call (678) 956-1855 or email contact@teledirectmd.com. Our Nondiscrimination Notice lists language help in other languages.

1. Who we are

1.1 The practice

TeleDirectMD is a physician-only telehealth practice. Every visit is a live video visit with Parth Bhavsar, MD, a board-certified family medicine physician. We do not use nurse practitioners or physician assistants.

1.2 The practice that provides your care

The practice that provides your visit, and that you make this agreement with, depends on the state you are physically located in during the visit:

Where you are during the visit	Practice that provides your care
California	Parth Bhavsar Medical Corporation, a California professional medical corporation
New York	Parth Bhavsar Medicine PLLC, doing business as TeleDirectMD
Texas	TeleDirectMD, PLLC, a Texas professional limited liability company
All other states we serve and Washington, D.C.	Mahavir Health Services LLC, a Georgia limited liability company, doing business as TeleDirectMD

Each of these practices is owned and controlled by Parth Bhavsar, MD. Mahavir Health Services LLC may provide administrative support, such as scheduling, billing and technology, to the other practices. In these Terms, “TeleDirectMD,” “we,” “us” and “our” mean the practice in the table that provides your visit. “You” means the patient.

1.3 How to reach us

TeleDirectMD, 113 S Perry St, Ste 206 #5077, Lawrenceville, GA 30046. Email: contact@teledirectmd.com. Phone: (678) 956-1855. Physician NPI: 1104323203.

2. When these Terms apply

2.1 Agreeing to these Terms

These Terms apply when you book a visit. During booking or intake, you will see a direct link to these Terms and the other documents listed in Section 18, and you will be asked to check a box confirming that you have read and agree to them. Checking that box is your electronic signature and has the same effect as signing on paper. If you do not agree, please do not book.

2.2 Effective date

These Terms have one effective date, shown at the top of this document. The version in effect when you book a visit is the version that applies to that visit.

2.3 Changes

Section 17 explains how we change these Terms and how we tell you.

2.4 Electronic records and signatures

By checking the electronic signature box during booking or intake, you agree that we may use electronic records and electronic signatures with you. That covers these Terms, the Telehealth Informed Consent, the acknowledgment of our Notice of Privacy Practices, your communication choices, and the forms and notices we give you as a patient. Checking a box, typing your name or clicking a button such as “I Agree” or “Submit” is your electronic signature and has the same effect as signing on paper. - **Paper copies.** You may ask for a paper copy of any document at any time, free of charge, by emailing contact@teledirectmd.com or calling (678) 956-1855. - **Withdrawing consent.** You may withdraw your consent to electronic records at any time by telling us in writing at contact@teledirectmd.com. Withdrawing does not affect anything you signed electronically before. After you withdraw, we will send you documents on paper, which may slow some steps. - **Keeping us up to date.** Tell us if your email address changes, so we can keep sending you documents. - **What you need.** A computer, tablet or phone with internet access, a current web browser, an email account, and a way to save or print documents.

3. Who can use TeleDirectMD

3.1 Adults only

You must be 18 or older. We do not currently see patients under 18, and a parent or guardian cannot book a visit for a child.

3.2 Where you must be during the visit

You must be physically located in a state we serve at the time of your visit, not only when you book. We serve patients located in 40+ states and Washington, D.C. The current list is at teledirectmd.com/states-we-serve.

- Visits are paused for patients located in Kansas and Wisconsin.
- We do not serve patients located in Arkansas, Massachusetts, New Mexico, Oregon or Rhode Island.
- Patients located in New York complete a separate New York intake form.

At the start of every visit, your physician will confirm the address where you are. If you are not in a state we serve, the visit cannot go ahead, and we will offer to rebook it for a time when you are.

3.3 Identity

We may ask you to confirm your name, date of birth, phone number and address, and to show a government-issued photo ID, before or during a visit.

3.4 Accurate information

Please give us accurate, current and complete information. We cannot provide a visit if you give us false information about your identity, age or location.

3.5 Medicare

If you have Original Medicare (Part A or Part B), federal rules require that Medicare-covered visits be billed to Medicare, and we do not currently bill Original Medicare. If you have a Medicare Advantage plan we are not in network with, federal rules limit what we may charge for your visit. In either case, please do not book a self-pay visit. If you have a Medicare Advantage plan we are in network with, book using your plan. Not sure which you have? Check your card or call the number on it.

If we learn during a visit that you have Original Medicare or a Medicare Advantage plan we are not in network with, we will end the visit and refund the \$79 in full.

3.6 Technology

You need a phone, tablet or computer with a working camera and microphone, an internet connection strong enough for live video, and a private place for the visit.

4. Our services

4.1 Live video visits only

All visits are live, real-time video visits. We do not offer audio-only visits, asynchronous (store-and-forward or message-based) visits, or in-person visits. If you need an in-person exam, we will refer you to care near you.

4.2 What we treat

We treat non-emergency acute and episodic conditions, provide refills for stable, previously diagnosed chronic conditions, and offer lifestyle medicine visits. A current list of conditions is at teledirectmd.com/what-we-treat. At every visit, your physician decides whether your concern can be safely handled by video.

4.3 What we do not provide

- Emergency care
- 24-hour on-call physician coverage
- Hospital or surgical care
- In-person examinations
- Care for patients under 18
- Controlled substances of any schedule (Section 9)
- GLP-1 medications, such as semaglutide or tirzepatide (Section 9)
- FMLA paperwork, work accommodation letters or forms, or return-to-work clearance forms
- Ongoing primary care

4.4 Excuse notes

Your physician may provide a work or school excuse note after a completed visit when it is medically appropriate for the condition evaluated, at no extra charge. Excuse notes are not available without a visit.

4.5 Referrals

If you need care beyond what a video visit can safely provide, we will tell you and recommend an in-person provider, specialist, urgent care center or emergency department. The providers you see after a referral are responsible for the care they provide. With your permission, we will send them information from your visit.

4.6 No guaranteed result

We cannot promise a particular diagnosis, prescription or medical result. Booking a visit does not guarantee that you will receive a prescription. Your physician makes every treatment decision based on clinical judgment.

5. Our relationship with you

5.1 Each visit is a separate episode of care

Each visit is a separate episode of care. We are not your primary care physician, and our visits do not replace one. We remain responsible for the care we provide in each visit, including follow-up on any tests we order. With your consent, we send a summary of your visit to your primary care physician within 72 hours. You can also ask us to send it at any time. In some states, including Iowa and Missouri, we send it without a separate request when you name a primary care provider. Our State-Specific Telehealth Disclosures give the details for your state.

We recommend that you have a primary care physician and an in-person checkup at least once a year.

5.2 When we may decline care

We may decline to provide a visit or a treatment for a clinical or legal reason, for example if the request is outside our scope, if you ask for a controlled substance or a GLP-1 medication, if your condition cannot be safely evaluated by video, or if we cannot confirm your identity or location.

5.3 Follow-up

Your physician will give you follow-up and emergency instructions at the end of your visit. Please follow them. If your symptoms get worse, or do not improve in the time your physician gives you, contact us, your primary care physician or an urgent care center, or call 911 if it is an emergency.

5.4 Questions after your visit

Email contact@teledirectmd.com with questions about your visit. We reply to emails received after hours on the next business day. Email is not for urgent medical questions.

6. Emergencies

TeleDirectMD is not an emergency service. If you think you may be having a medical emergency, call 911 or go to the nearest emergency room now. Do not wait for, or book, a video visit.

Emergencies include chest pain or pressure, trouble breathing, signs of a stroke, severe abdominal pain, bleeding that will not stop, fainting or loss of consciousness, thoughts of harming yourself or others, and any condition that could cause death or serious harm without immediate treatment.

If you are in a mental health crisis, call or text 988.

If an emergency comes up during a visit, your physician may help you contact emergency services at the address you confirmed at the start of the visit.

7. Your responsibilities

7.1 Your health information

Please tell us your full medical history, including all medicines, supplements, allergies and diagnoses. Your physician relies on what you tell us, and missing or incorrect information can make your care less safe.

7.2 Your medicines

Use any medicine we prescribe only as directed, tell your other health care providers about it, and do not share, sell or give it to anyone else.

7.3 Your visit space

Join your visit from a private place. Tell your physician if anyone else is with you or can hear the visit.

7.4 Conduct

Please do not: - Misrepresent your identity, age, location, symptoms or medical history - Use our services for any unlawful purpose - Try to obtain a controlled substance or a GLP-1 medication from us - Share your account access or let someone else use your account - Interfere with or disrupt our website or systems - Harass, threaten or abuse your physician or our staff

8. Recording and AI note-writing

8.1 If you want to record your visit

Tell your physician before you start recording any part of a visit. Some states require everyone on a call to agree before it is recorded. If your physician does not agree, please do not record.

8.2 AI note-writing tool

With your permission, an AI note-writing tool in our electronic health record system, Elation, records the audio of your visit and uses it to draft the visit note. We ask your permission in your intake form and again at the start of the visit, including from anyone else who is with you. If anyone says no, the tool stays off. Dr. Bhavsar reviews every note before it becomes part of your record. The tool is covered by our business associate agreement with Elation. You can say no, or ask us to stop the tool at any time during the visit, and your care and your fee will not change. The tool does not diagnose, prescribe or make medical decisions. Dr. Bhavsar does.

9. Prescriptions

9.1 Who prescribes and how

Only Dr. Bhavsar prescribes. Prescriptions are sent electronically to the pharmacy you choose. We do not issue paper prescriptions.

9.2 No controlled substances

We do not prescribe controlled substances. This includes every medicine in federal Schedules II through V, such as opioids, benzodiazepines, stimulants, controlled sleep medicines, buprenorphine, testosterone, tramadol, carisoprodol, pregabalin and modafinil, and any medicine your state lists as a controlled substance. There are no exceptions, whatever your prior prescriptions or history, and regardless of any federal telemedicine flexibilities.

9.3 No GLP-1 medications

We do not prescribe GLP-1 medications, such as semaglutide or tirzepatide, for any reason.

9.4 90-day limit

No prescription, including all of its refills, covers more than 90 days in total. To continue a medicine beyond 90 days, you need a new visit.

9.5 Erectile dysfunction medicines

For as-needed sildenafil or tadalafil, each fill is limited to 15 tablets or fewer, with no more than two refills, for no more than 90 days in total. A video visit is needed every 90 days to continue.

9.6 Injections and infusions

We do not prescribe intravenous (IV) or intramuscular (IM) medicines, including IV fluids, infusions and IM antibiotic or steroid shots, except refills of epinephrine auto-injectors (such as EpiPen) when clinically appropriate.

9.7 Your choice of pharmacy

You choose your pharmacy. We do not have a preferred pharmacy, and we have no financial interest in any pharmacy.

10. Fees and payment

10.1 Self-pay visits

A self-pay video visit costs a flat \$79, paid in full when you book. It includes the video visit with Dr. Bhavsar, the evaluation and treatment plan, any electronic prescriptions, and an excuse note if one is medically appropriate. There is no subscription or membership fee.

10.2 What is not included

Medicines (you pay your pharmacy), lab tests and imaging (you pay the lab or facility), specialist or in-person care after a referral, and later visits, which are each a new visit.

10.3 How you pay

We accept major credit and debit cards, and FSA and HSA cards. Card payments are processed by Stripe, a PCI-DSS certified payment processor. Stripe handles payment information only; we do not send it your health information. Your FSA or HSA administrator decides what your account will cover. We do not give tax advice.

10.4 Using insurance

We accept select Aetna, Blue Cross Blue Shield plans, UnitedHealthcare and certain Medicare Advantage plans in some states. When you book with your plan, we submit the claim, and you pay your plan's copay, coinsurance or deductible. If your plan decides the visit is not covered, you owe no more than \$79 for that visit, and never more than your plan contract or federal Medicare rules allow us to bill you. If you have a Medicare Advantage plan we are in network with, federal rules protect you further: for a visit you reasonably believed your plan covered, you owe only your plan's copay, coinsurance or deductible, even if your plan later denies the claim. The only exceptions are a service your plan's Evidence of Coverage clearly excludes, or

one your plan denied in a written notice before the visit. You will not be billed for a claim that is denied because of our error.

10.5 Choosing self-pay when you have a plan we are in network with

If you want a self-pay visit and you have a plan we are in network with, you must tell us before the visit and agree in writing that we will not submit the visit to your plan. This option is not available to anyone with Medicare, including a Medicare Advantage plan we are in network with (Section 3.5).

10.6 Connecticut patients

Before a visit with a patient located in Connecticut, we ask whether you have health coverage, tell you the cost of the visit, and ask you to agree to the \$79 fee before the visit if you are paying yourself. Connecticut patients using insurance do not need to keep a card on file to book. If the \$25 missed-visit fee applies, we will send you a bill.

10.7 Good Faith Estimate

If you do not have insurance or are not using it, you have the right to a Good Faith Estimate. See our Good Faith Estimate Notice.

10.8 Price changes

If we change our prices, we will post the change on our website. A new price applies only to visits booked on or after the date the change takes effect.

Our Financial Responsibility and Cancellation Policy explains payment in more detail.

11. Cancellations, missed visits and refunds

What happens	Self-pay visit (\$79)	Visit billed to insurance
You cancel at least 2 hours before your visit time	Full refund	No fee
You cancel less than 2 hours before your visit time, or you do not join within 10 minutes after your visit time	No refund	\$25 missed-visit fee
We cancel, your physician does not join within 15 minutes after your visit time, or our technology fails	Automatic full refund, or free rebooking if you prefer	No fee, and free rebooking if you prefer
At the start of the visit, your physician finds that your concern is not appropriate for a video visit	Full refund	No fee, and we do not bill your plan for the visit
Your physician completes an evaluation	No refund, even if no prescription is given	Your plan is billed and you owe your plan's share, even if

What happens	Self-pay visit (\$79)	Visit billed to insurance
A technical problem on your side interrupts the visit	We try to reconnect; if we cannot, we rebook you at no charge	no prescription is given We try to reconnect; if we cannot, we rebook you at no charge

How to cancel: use the link in your booking confirmation, email contact@teledirectmd.com, or call (678) 956-1855.

How refunds are paid: we start every refund within 2 business days, back to the card you paid with. Your bank may take a few more days to show it.

A completed visit is not refunded because your physician decided a prescription, a controlled substance, a GLP-1 medication or an excuse note was not appropriate.

12. Privacy and security

12.1 Your health information

We are covered by HIPAA. Our Notice of Privacy Practices explains how we use and share your health information and your rights. When you agree to these Terms, you also agree to receive the Notice of Privacy Practices electronically. We show it to you during booking and ask you to confirm that you received it. You can ask for a paper copy at any time, free of charge, by emailing contact@teledirectmd.com or calling (678) 956-1855. Our Website and General Privacy Policy covers information collected through our website, and our Consumer Health Data Privacy Policy explains rights under certain state consumer health data laws.

12.2 Service providers

We use outside services to run the practice, including Elation (electronic health record), Acuity (scheduling), Jotform (HIPAA intake forms), Keragon (automation), Paubox (secure email), Office Ally (insurance claims) and Zocdoc (insured bookings). Each service that handles your health information for us does so under a business associate agreement. Stripe processes card payments only. Payment processing falls under HIPAA's exemption for processing payments, so Stripe is not our business associate, and we do not send it your health information. If you book through Zocdoc, information you give Zocdoc on its marketplace is governed by Zocdoc's own privacy policy. We use Quo for text messages about logistics such as appointment times. Standard texts are not encrypted, so we do not put the reason for your visit, symptoms, test results, medication names or other health details in a text, and you may ask us to contact you another way. To stop texts, reply STOP or tell us in any other reasonable way, and we will honor your request within 10 business days.

12.3 Website tracking

Our booking, intake, payment and patient portal pages do not use analytics or advertising tags. On our public web pages, Google Analytics and Google Ads measurement run only if you agree in our cookie banner, which asks you separately about collection and about sharing with Google for advertising measurement. Our Privacy Policy explains both choices.

12.4 Security

We use administrative, technical and physical safeguards to protect your information. No electronic system is completely secure.

12.5 Medical records

We keep your medical records for at least 10 years after your last visit, or longer if your state requires. To request a copy, email contact@teledirectmd.com.

12.6 Consent records

We ask for your telehealth consent before each visit and keep a record of it in your chart.

13. Our website and content

13.1 Ownership

The content on our website, including text, graphics, logos and software, belongs to TeleDirectMD or its licensors. “TeleDirectMD” and our logos are our marks.

13.2 Your permission to use the site

You may use our website and booking tools for your own personal health care. Please do not copy, sell or republish our content without our written permission.

13.3 Information you send us

We use the information you send us to provide your care, and in de-identified or combined form to improve quality, as our Notice of Privacy Practices allows.

13.4 General information

Health articles on our website are general information, not medical advice for you. Medical advice for you comes from your physician during a visit.

14. Website and booking tools

14.1 As available

OUR WEBSITE AND BOOKING TOOLS ARE PROVIDED “AS IS” AND “AS AVAILABLE.” TO THE EXTENT THE LAW ALLOWS, WE DISCLAIM IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT FOR THE WEBSITE AND BOOKING TOOLS, AND WE DO NOT PROMISE THAT THEY WILL ALWAYS BE AVAILABLE OR ERROR-FREE. This section does not change the standard of care your physician owes you.

14.2 Other companies

Pharmacies, labs, internet providers and app stores are separate companies. We do not set their prices, stock or service hours.

15. Limits on liability

15.1 What is never limited

Nothing in these Terms limits or excludes our liability for personal injury, death, medical negligence, gross negligence, fraud or willful misconduct, or any liability that the law of your state does not allow to be limited.

15.2 Other claims

For all other claims, such as billing or website claims, and to the extent the law allows: (a) we are not liable for indirect, incidental, special, consequential or punitive damages, or for lost profits or lost data; and (b) our total liability is limited to the greater of the amount you paid us in the 12 months before the claim or \$100.

16. Misuse

You agree to cover our reasonable losses, including reasonable attorneys' fees, from claims by others that are caused by: (a) your misuse of our website or systems, such as unauthorized access or using another person's account; (b) your resale or sharing of medicine we prescribed for you; or (c) information you knowingly falsified. This section never applies to any claim about the medical care you received.

17. Changes to these Terms

If we make a material change, we will email you at least 14 days before it takes effect. A change applies only to visits booked after it takes effect. A change never applies to a dispute that you or we raised before the change. We may correct typing errors or update contact details without notice.

18. Whole agreement and order of documents

These Terms and the documents below are the whole agreement between you and us about our services:

- Telehealth Informed Consent
- State-Specific Telehealth Disclosures
- Financial Responsibility and Cancellation Policy
- Controlled Substance Policy
- Good Faith Estimate Notice
- Notice of Privacy Practices
- Website and General Privacy Policy
- Consumer Health Data Privacy Policy
- Nondiscrimination Notice
- Accessibility Statement

If these documents conflict, the State-Specific Telehealth Disclosures control first, then the Telehealth Informed Consent, then these Terms. The Notice of Privacy Practices controls how

we use and share your health information. The refund table in Section 11 appears word for word in the Financial Responsibility and Cancellation Policy.

19. Resolving disputes

19.1 Tell us first

If you have a concern about a bill, a refund, our website or booking tools, or anything else in these Terms, please send us a written notice by email to contact@teledirectmd.com or by mail to the address in Section 1.3. Include your name, the email or phone number you booked with, a short description of the problem and what you would like us to do. If we have a dispute with you, we will send you the same kind of notice. After a notice is received, both of us agree to work in good faith for 30 days to try to resolve it before starting a court case. This step does not apply to claims about medical care, and it never stops either of us from going to small claims court (Section 19.3).

19.2 Claims about your medical care

Claims about the medical care you received, including claims for injury, death, malpractice or negligence, are governed by the law of the state where you were located during the visit, and you may bring them in the courts of that state.

19.3 Small claims court

Either of us may bring an individual claim in small claims court at any time if it qualifies.

19.4 Law and courts for other disputes

Georgia law governs these Terms and any dispute not described in Section 19.2. Any such dispute may be brought in the courts of the county where you live or in Gwinnett County, Georgia.

19.5 No arbitration agreement

These Terms do not require arbitration and do not include a class action waiver. Nothing in these Terms takes away your right to go to court.

20. Other terms

If any part of these Terms is found unenforceable, it will be limited to the extent needed, and the rest stays in effect. If we do not enforce a term right away, we can still enforce it later.

21. Complaints

You can send a complaint to us at contact@teledirectmd.com or (678) 956-1855. You can also file a complaint with the medical board of the state you were located in during your visit.

Texas patients: see our Texas Medical Board complaint notice. California patients: see the Medical Board of California notice in our State-Specific Telehealth Disclosures.