





Know where to go

Where You Can Get Care	Where To Go	Example of Type of Care ¹	Possible Cost and Wait Times ²
<p>Doctor's Office</p> 	<p>When you need a preventive exam or treatment for a current health issue, your doctor's office is the best choice. Your doctor can help you manage your medications and refer you to a specialist.</p>	<ul style="list-style-type: none"> ➤ Routine checkups ➤ Immunizations ➤ Preventive services ➤ General health issues 	<ul style="list-style-type: none"> ➤ Often requires a co-payment and/or co-insurance ➤ Normally requires an appointment ➤ Little wait time with scheduled appointment
<p>Convenience Care Clinic</p> 	<p>You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics, often located in malls or retail stores, offer services for minor health conditions. Care is normally provided by nurse practitioners or physician assistants.</p>	<ul style="list-style-type: none"> ➤ Common infections (e.g., strep throat) ➤ Minor skin conditions (e.g., poison ivy) ➤ Flu shots ➤ Pregnancy tests ➤ Minor cuts ➤ Earaches 	<ul style="list-style-type: none"> ➤ Often requires a co-payment and/or co-insurance similar to office visit ➤ Walk-in patients are welcome with no appointments necessary, but wait times can vary
<p>Urgent Care</p> 	<p>You may need care quickly, but it is not an emergency, and your regular doctor may not be available. Urgent care offers treatment for non-life-threatening injuries or illnesses and are staffed by qualified physicians.</p>	<ul style="list-style-type: none"> ➤ Sprains ➤ Strains ➤ Minor broken bones (e.g., finger) ➤ Minor infections ➤ Minor burns 	<ul style="list-style-type: none"> ➤ Often requires a co-payment and/or co-insurance usually higher than an office visit ➤ Walk-in patients are welcome, but waiting periods may be longer as patients with more urgent needs will be treated first
<p>Emergency Room (ER)</p> 	<p>You need immediate treatment for a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency.</p> <p>If you have a life-threatening situation, call 911 or your local emergency phone number right away.</p>	<ul style="list-style-type: none"> ➤ Heavy bleeding ➤ Large open wounds ➤ Sudden change in vision ➤ Chest pain ➤ Sudden weakness or trouble talking ➤ Major burns ➤ Spinal injuries ➤ Severe head injury ➤ Difficulty breathing ➤ Major broken bones 	<ul style="list-style-type: none"> ➤ Often requires a much higher co-payment and/or co-insurance ➤ Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first ➤ If you are in a true medical emergency, and you go to a network or out-of-network emergency room for care, the same co-payment and co-insurance levels will apply. However, you may incur higher out-of-pocket costs if you go to a provider outside of you network



Finding care when you are traveling. Call the member phone number on you medical ID card to find providers near you, and to learn if any restrictions apply.

¹ This is a sample list of services and may not be all inclusive.

² Cost and time information represent averages only and are not tied to specific condition, level of coverage or treatment. Your out-of-pocket costs will vary based on plan design.