

Where to go when



Avoid unnecessary healthcare costs and long wait times by **knowing your options.**

Telemedicine / Virtual Visit

- Available 24/7/365
- Talk with a doctor via your computer or mobile phone
- Use for nonemergency conditions
- Medication may be prescribed
- Takes 10-15 minutes

FOR HELP WITH

- Allergies
- Cough/cold/flu
- Infections
- Diarrhea
- Rash
- Sore throat
- Fever
- Stomach ache

\$0

Doctor's Office

- Office hours vary
- Generally best place for routine, preventive or non-emergency care
- Established relationship and able to treat based on knowledge of medical history

FOR HELP WITH

- Routine exam
- Vaccinations
- Preventive services
- General health management
- Common infections
- Minor skin conditions
- Minor injuries
- Sprains and strains

Advantage plan:
\$40 PCP / \$70 SP copay
Preferred plan:
\$35 PCP / \$60 SP
HSA plan:
Ded., avg cost: \$100 PCP / \$150 SP

Urgent Care Center

- Hours vary and usually open evenings, weekends and holidays
- Use when doctor's office is closed and not a true emergency
- Average wait time is 11-20 minutes Online and/or phone check-in

FOR HELP WITH

- Sprains and strains
- Minor infections
- Small cuts that may require stitches
- Minor burns

Advantage plan:
\$50 copay
Preferred plan:
\$50 copay
HSA plan:
Ded., avg cost: \$200-\$400

Hospital Emergency Room

- Open 24/7/365
- Place to go for true emergency or trauma
- Average wait time is over 4 hours
- Multiple bills for services such as doctor and facility

FOR HELP WITH

- Any life-threatening or disabling condition
- Sudden loss of consciousness
- Major injuries
- Chest pain; numbness; difficulty speaking
- Shortness of breath
- Broken bones

Advantage plan:
\$300 copay + 20% other
Preferred plan:
\$500 copay + 20% other
HSA plan:
Ded., avg cost: \$500-\$3,000

Freestanding Emergency Room

- Open 24/7/365
- Does not include trauma care or cardiac services requiring catheterization
- May be out-of-network, which means you'll pay more
- May provide imaging and lab services
- Does not always accept ambulances
- Transfer to a hospital may be required for true emergencies

FOR HELP WITH

- Most major injuries except trauma
- Severe pain

Advantage plan:
\$300 copay + 20% other
Preferred plan:
\$500 copay + 20% other
HSA plan:
Ded., avg cost: \$1,000-\$5,000