

Austin College, through CARES, is providing several programs to help you get the most from your benefits programs.

Talk to a Doctor Anytime

MDLIVE gives you 24/7/365 access to U.S. board-certified doctors through the convenience of a phone call. This is a great alternative to Urgent Care and Emergency Room visits because services you receive through MDLIVE are a part of the medical plan. An MDLIVE doctor can give you a diagnosis. The doctor can even prescribe medications if needed.

- PPO plan: \$10
- HDHP plan: \$48

When Can I Use MDLIVE?

When you need care and:

- You are considering the Emergency Room or Urgent Care Clinic for a non-emergency issue
- You are on vacation, on a business trip, or away from home
- Short-term prescription refills

Get the Care You Need

MDLIVE doctors can treat many medical conditions, including:

- Cold and flu symptoms
- Urinary tract infections
- Allergies
- Respiratory infections
- Bronchitis
- Sinus problems

Ways to Connect

You can easily activate your account or connect with an MDLIVE doctor by using one of the following methods:

- Phone: **888-726-3171**
- Website: mdlive.com
- Download the MDLIVE App from the App Store

You must be enrolled in an Austin College medical plan to be eligible for MDLIVE.

Urgent Care vs. Emergency Care

When you or a loved one is hurt or in pain, you want relief now — and your primary care doctor may not be available. The good news is you have options. If you experience a sudden illness or injury that's not life-threatening, consider urgent care.

URGENT CARE

Urgent care makes sense for less complex health issues, like:

- Severe headaches
- Cold, cough, or sore throat
- Rashes or minor swelling
- Earaches
- Minor cuts and lacerations
- Minor burns

The average urgent care visit takes about 30 minutes and costs an average of \$100 to \$150.

EMERGENCY CARE

If you need more serious, critical care, go straight to the emergency room (ER). There, you can access services for conditions like:

- Chest pain
- Loss of consciousness
- Major trauma/bleeding
- Intolerable/uncontrollable pain
- Coughing or vomiting blood
- Confusion or a change in mental status

The average ER visit takes about 2.25 hours and costs an average of \$1,389.

If you're not sure whether you're facing a true emergency, contact Benefits Value Advisor for guidance. Making an informed choice can save you time and money. It's also helpful to have your local urgent care facility and ER mapped out in advance for peace of mind.