

CHOOSING THE RIGHT CARE OPTIONS



NEED CARE WHEN YOUR PRIMARY CARE PROVIDER (PCP) ISN'T AVAILABLE? **YOU HAVE OPTIONS.**

WHEN CONSIDERING WHERE TO GO FOR CARE, THINK ABOUT THE TYPE OF SERVICE EACH PARTICIPATING NETWORK PROVIDER DELIVERS AND YOUR COST AND TIME NEEDS. IF YOU THINK YOU ARE HAVING A MEDICAL EMERGENCY, CALL 911 OR GO TO THE NEAREST ER.

	TYPICAL OUT-OF-POCKET COSTS*	COMMON SYMPTOMS
<p>Telemedicine Services</p> <p>Real-time virtual visits with Doctor on Demand providers via smartphone, tablet or computer</p>	<p>\$</p> <p>Your PCP-level cost sharing*</p>	<ul style="list-style-type: none"> • Coughs/colds • Flu • Sinus and allergies • Sports injuries • Rashes and skin issues
<p>Convenience Care / Retail Clinic</p> <p>Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside CVS pharmacy)</p>	<p>\$</p> <p>You'll typically pay a copayment to a participating network clinic*</p>	<ul style="list-style-type: none"> • Minor cuts and skin conditions • Common infections (e.g., strep throat, eye/ear infections) • Flu shots
<p>Urgent Care Center</p> <p>Walk-in clinic for non-life threatening injury or illness</p>	<p>\$\$</p> <p>You'll typically pay a copayment for urgent care, sometimes higher than an office visit*</p>	<ul style="list-style-type: none"> • Sprains and strains • Minor broken bones • Minor burns • Minor infections
<p>Emergency Room (ER)</p> <p>Part of a local hospital</p> <p><i>If you think you are having a medical emergency, call 911 or go to the nearest ER</i></p>	<p>\$\$\$</p> <p>You'll typically pay a higher copayment than an office visit or retail or urgent clinic*</p>	<ul style="list-style-type: none"> • Chest pain, sudden weakness or trouble talking • Severe injury • Major burns • Major broken bones

* What you pay out-of-pocket depends on your specific medical plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your Schedule of Benefits and Coverage and Summary Plan Description for your specific benefit, copayment, and/or deductible information.