



When you need care, knowing your options can save you time and money. Here are some care options arranged from least costly to what is more costly:

 Physician's office 

 Urgent care 

 Emergency care 

Urgent care


Seek urgent care for non-emergent health conditions. These include any conditions for which you can safely postpone treatment while you contact a physician for instruction. For example: earaches, sprains, minor fractures, controlled bleeding, rashes, colds or stomach pain.



You should always seek immediate emergency care if you believe you are experiencing a medical emergency!

Emergency care

Seek emergency care for sudden and severe medical or behavioral conditions. These include any condition that you believe could result in serious medical consequences, disability or death. For example: suspected heart attacks or strokes, head injury, severe pain or uncontrolled bleeding.



The level of care you seek is completely your choice, but when you need urgent care, consider an urgent care center or doctor's office. They may be able to help you get the care you need faster, and at a lower cost to you.

Urgent care vs. emergency care

It's easy to assume that the Emergency Room (ER) is the only treatment plan for fast care at any hour of the day—but often, the exact opposite is true. If your injury or illness is minor, you may find yourself waiting a long time when others with more serious problems are seen first. Not to mention a trip to the ER for non-emergent care can cost 3–4 times.

Remember, you should always seek the level of care you need, regardless of the cost of that care.

This flyer is for information and is not meant as medical advice. Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change.

Emergency Room (ER)



Because ERs are often overwhelmed, you may wait hours to be seen, and at a high out-of-pocket cost. An ER should be used only for the most serious or life-threatening conditions. Emergency care is needed for medical emergencies that require immediate care to avoid severe injury, serious impairment, disability or death.

Teladoc®



Teladoc is an on-demand health care solution that gives you the medical care you need, when you need it. You can talk to a doctor anytime, anywhere about non-emergent medical conditions. For example: allergies, bronchitis, cold/flu, headaches/migraines, eye/ear infections, rash/skin infections, sinus infections or stomachaches. You can also use Teladoc if you need a prescription or refills*.

**Please note, there is no guarantee you will be prescribed medication.*

Urgent care center



Urgent care centers handle many problems that can be treated in a doctor's office, but they also offer some services not often found there, such as X-rays and minor trauma treatment.

Doctor's office



During normal business hours, you can be seen for a wide variety of services, from routine check-ups to immunizations. Also, most doctors' offices provide an answering service if you have a medical issue outside normal business hours.

Retail health clinic



This option offers quick, convenient and affordable treatment for many common illnesses like allergies, infections, bronchitis or strep throat. For many of these treatments, you can also get prescriptions. Retail clinics are usually located within or near a pharmacy, and may be in major retail stores.