



# Doctor, Retail Clinic, Urgent Care or ER?

*If you need emergency care, call 911 or seek help from any doctor or hospital immediately.*

## Quick reference guide for PPO network treatment resources

Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain or unstoppable bleeding. At other times, it's less clear. Where do you go when you have an ear infection, or are generally not feeling well? The emergency room is always an option, but it can be an expensive one. You have choices for receiving in-network care that work with your schedule and give you access to the kind of care you need. Know when to use each for non-emergency treatment.

Care Option	Hours	Your Relative Cost *	Description
<b>Doctor's Office</b>	Office hours vary	Usually lower out-of-pocket cost to you than urgent care	Your doctor's office is generally the best place to go for non-emergency care such as health exams, colds, flu, sore throats and minor injuries.
<b>Retail Health Clinic</b>	Similar to retail store hours	Usually lower out-of-pocket cost to you than urgent care	Walk-in clinics are often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems like: ear infections, athlete's foot, bronchitis and some vaccinations.
<b>Urgent Care Provider</b>	Generally include evenings, weekends and holidays	Usually lower cost than an ER visit	Urgent care centers can provide care when your doctor is not available and you don't have a true emergency, but need immediate care. For example, they can treat sprained ankles, fevers, and minor cuts and injuries.
<b>Emergency Room (ER)</b> <i>For medical emergencies, call 911 or your local emergency services first.</i>	24 hours, seven days a week	<p><b>Basic Plan with HSA</b> True emergency: Member pays 20% coinsurance after deductible is met Non-true emergency: Member pays 40% coinsurance after deductible is met</p> <p><b>Health Account Plan (HRA)</b> True emergency: Member pays 20% coinsurance after deductible is met, plus \$125 copay Non-true emergency: Member pays 40% coinsurance after deductible is met, plus \$125 copay</p> <p><b>Consumer Access Plan (PPO)</b> True emergency: Member pays 20% coinsurance after deductible is met, plus \$125 copay Non-true emergency: Member pays 40% coinsurance after deductible is met, plus \$125 copay</p>	

**Call the 24/7 Nurseline for help deciding where to seek care.\*\* Nurses are available any time at 800-299-0274.**

\* The relative costs described here are for network providers. Your costs for out-of-network providers may be significantly higher.

\*\*24/7 Nurseline is not a substitute for the sound medical advice of your doctor. If you have any questions or concerns about your health, you should discuss them with your doctor.

**Questions? Contact customer service at 877-284-1571.**

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