

Confused About Where to Go for Care?

SmartER CareSM options may
save you money.

If you aren't having an emergency,
deciding where to go for medical
care may save you time and money.

You have choices for where you get
non-emergency care — what we
call SmartER Care. Use this chart
to help you figure out when to use
each type of care. Connect with an
Accolade Health Assistant by calling
the number on the back of your
medical member ID card Monday
through Friday, 8 a.m. – 8 p.m. CT.

When you use in-network providers
for your family's health care, you
usually pay less for care. Search
for in-network providers in your
area at bcbsil.com/statefarm
or by calling the Customer Service
number on your member ID card.



Accolade Care 24/7/365

- Virtual care can be used for many of the same medical reasons you would visit an in-person doctor
 - Annual checkups
 - Urgent care needs (cold/flu/COVID)
 - Ongoing chronic conditions (diabetes, high blood pressure, chronic pain)
 - Mental health needs
- Care from board-certified primary care doctors and licensed therapists
- Call **844-287-3859** or go to **member.accolade.com**



Teladoc Health^{TM1}

- Primary360: Choose a primary care provider for routine checkups, ongoing wellness needs and referrals
 - General Medicine: Talk to a board-certified doctor or pediatrician 24/7 for non-emergency conditions
 - Dermatology: Talk to a dermatologist about your skin issue and review your recommended treatment plan
 - Mental Health: Choose a therapist or psychiatrist 7 days a week from anywhere
 - Lowest cost of care for urgent care, dermatology and behavioral health
- Activate your benefit at **Teladoc.com/Primary360** or call **800-TELADOC** (835-2362)



Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 18 minutes²



Retail Health Clinic

- Based on retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems



Urgent Care Center

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and you don't consider it an emergency
- Average wait time is 16-24 minutes³
- Many have online and/or telephone check-in



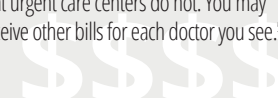
Hospital ER

- Open 24 hours, seven days a week
- Average wait time is 35-49 minutes (variable)⁴
- If you receive emergency room (ER) care from an out-of-network provider, you may have to pay more.
- Multiple bills for services such as doctors and facility



Freestanding ER

- Open 24 hours, seven days a week
- Could be transferred to a hospital-based ER depending on medical situation
- Services do not include trauma care
- Often freestanding ERs are out-of-network. If you receive care from an out-of-network provider, you may have to pay more.
- All freestanding ERs charge a facility fee that urgent care centers do not. You may receive other bills for each doctor you see.⁵



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

¹ Teladoc operates subject to state regulations.

² Vitals Annual Wait Time Report, 2017.

³ Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

⁴ National Center for Health Statistics, Centers for Disease Control and Prevention. 2019.








⁵ The Texas Association of Health Plans.

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.

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Deciding Where to Go? Virtual Visit, Doctor's Office, Retail Clinic, Urgent Care or ER.

	Accolade Care	Teladoc Health	Doctor's Office	Retail Health Clinic	Urgent Care Center	Hospital ER	Freestanding ER
							
Who usually provides care	Primary Care, Pediatric, Family Medicine Doctors	Primary Care, Pediatric, Family and Emergency Medicine Doctors	Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice and Pediatric	ER Doctors, Internal Medicine, Specialists	ER Doctors
Sprains, strains	■	■	■	■	■	<ul style="list-style-type: none"> Any life-threatening or disabling conditions Sudden or unexplained loss of consciousness Major injuries Chest pain; numbness in the face, arm or leg; difficulty speaking Severe shortness of breath High fever with stiff neck, mental confusion or difficulty breathing Coughing up or vomiting blood Cut or wound that won't stop bleeding Possible broken bones 	<ul style="list-style-type: none"> Most major injuries except for trauma[†] May also provide imaging and lab services but do not offer trauma or cardiac services requiring catheterization[‡] Do not always accept ambulances
Animal bites		■	■	■	■		
X-rays					■		
Stitches					■		
Mild asthma	■	■	■	■	■		
Minor headaches	■	■	■	■	■		
Back pain	■		■	■	■		
Nausea, vomiting, diarrhea	■	■	■	■	■		
Minor allergic reactions	■	■	■	■	■		
Coughs, sore throat	■	■	■	■	■		
Bumps, cuts, scrapes	■	■	■	■	■		
Rashes, minor burns	■	■	■	■	■		
Minor fevers, colds	■	■	■	■	■		
Ear or sinus pain	■	■	■	■	■		
Burning with urination	■	■	■	■	■		
Eye swelling, irritation, redness or pain	■	■	■	■	■		
Vaccinations	■		■	■	■		
Annual checkup	■	■	■	■	■		
Chronic condition support	■	■	■	■	■		

Urgent Care Center or Freestanding ER – Knowing the Difference Can Save You Money

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs may be higher. A visit to a freestanding ER often results in significantly higher medical bills than the rate charged by urgent care centers for the same services.

Here are some ways to know if you are at a freestanding ER:

- Looks like an urgent care center, but has the word "Emergency" in its name or on the building
- Is open 24 hours a day, seven days a week.
- Is not attached to and may not be affiliated with a hospital.
- Is subject to the same ER member share which may include a copay, coinsurance and applicable deductible.

Still unsure where to seek care? Call an Accolade Health Assistant at **844-287-3859**.

[†]Freestanding ED 101: What you need to know" July 2016, The Advisory Board Company.

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