

Where to Go for Care

You're feeling sick, but your primary care physician is booked through the end of the month. You have a question about the side effects of a new prescription, but the pharmacy is closed. Instead of rushing to the emergency room or relying on questionable information from the internet, consider all of your site-of-care options. **For all services, be sure to check for in-network providers whenever possible, which will save you money.**



Virtual Visits - 20% after deductible***

When to Use

You need care for minor illnesses and ailments but would prefer not to leave home. These services are available by phone and online (via webcam).

Types of Care*

- » Cold & flu symptoms
- » Allergies
- » Bronchitis
- » Urinary tract infection
- » Sinus problems

Costs and Time Considerations**

- » Usually a consultation fee for all visits/sessions
- » Usually immediate access to care
- » Prescriptions through virtual visits, if warranted by your doctor - not guaranteed. *Note* Prescriptions are not guaranteed. It is up to the doctor to recommend the best treatment. LiveHealth doctors do not issue prescriptions for controlled substances.



Primary Care Physician - 20% after deductible***

When to Use

You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide routine care, and manage your medications.

Types of Care*

- » Routine checkups
- » Immunizations
- » Preventive services
- » Manage your general health

Costs and Time Considerations**

- » Often requires a copay and/or coinsurance
- » Normally requires an appointment
- » Usually little wait time with scheduled appointment



Urgent Care Center - 20% after deductible***

When to Use

You need care quickly, but it is not a true emergency. Urgent care centers offer treatment for non-life-threatening injuries or illnesses.

Types of Care*

- » Strains, sprains
- » Minor infections
- » Minor broken bones
- » Minor burns
- » (e.g., finger)
- » X-rays

Costs and Time Considerations**

- » Often requires coinsurance, after the deductible, usually higher than an office visit
- » Walk-in patients welcome, but waiting periods may be longer (urgency decides order)



Emergency Room - 20% after deductible***

When to Use

You need immediate treatment for a serious life-threatening condition. If a situation seems life threatening, call 911 or your local emergency number right away.

Types of Care*

- » Heavy bleeding
- » Spinal injuries
- » Chest pain
- » Severe head injury
- » Major burns
- » Broken bones

Costs and Time Considerations**

- » Often requires higher costs
- » Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first
- » Ambulance charges, if applicable, will be separate and may not be in-network

Do Your Homework



What may seem like an urgent care center could actually be a standalone ER. These facilities come with a higher price tag, so ask for clarification if the word "emergency" appears in the company name.

*This is a sample list of services and may not be all inclusive.

**Costs and time information represent averages only and are not tied to a specific condition or treatment.

***The deductible is \$2,800/\$5,600