URGENT CARE VERSUS EMERGENCY ROOM HOW TO CHOOSE BETWEEN THE TWO:

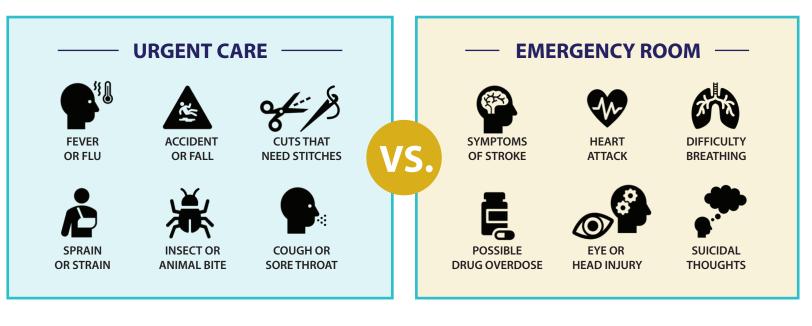
URGENT CARE CENTERS:

- Treats lower level issues such as cuts, sprains, cold symptoms: cough, sore throat, and ear infections.
- Can adequately treat you or refer you to ER, if necessary.
- ✓ Minimizes your wait time.
- Is cost effective. Your Plan covers the first \$500 of charges at 100% (with no copay or deductible)

EMERGENCY ROOM:

- Treats life threatening illnesses or accidents such as loss of consciousness, difficulty breathing, or chest pain.
- ✓ Is a last resort option after you have exhausted a lower level of care or if care is not available.

*If you access ER for non-life threatening or accidental services, a <u>\$1,000</u> penalty deductible may be imposed.



If you are uncertain, please call your **Telephone Advice Nurse Service** available 24/7. **Number on your ID card: Phone: (888-546-8463).**

