

# 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 \$1,000 penalty deductible may be imposed.**

#### URGENT CARE



FEVER  
OR FLU



ACCIDENT  
OR FALL



CUTS THAT  
NEED STITCHES



SPRAIN  
OR STRAIN



INSECT OR  
ANIMAL BITE



COUGH OR  
SORE THROAT

VS.

#### EMERGENCY ROOM



SYMPTOMS  
OF STROKE



HEART  
ATTACK



DIFFICULTY  
BREATHING



POSSIBLE  
DRUG OVERDOSE



EYE OR  
HEAD INJURY



SUICIDAL  
THOUGHTS

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



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BENEFIT ADMINISTRATORS