

# You Have Choices for Care



When you have to make a healthcare decision, make sure you're ready. Review some of the choices of care that are available so you know where to go the next time you need treatment.

## Decide where to seek medical care

| Condition                     | Telemedicine | Doctor's Office | Retail Clinic | Urgent Care |
|-------------------------------|--------------|-----------------|---------------|-------------|
| Minor headache                | ✔            | ✔               | ✔             | ✔           |
| Minor sprain, strain          | ✔            | ✔               |               | ✔           |
| Nausea, vomiting, diarrhea    | ✔            | ✔               |               | ✔           |
| Bumps, cuts, scrapes          | ✔            | ✔               | ✔             | ✔           |
| Cough, sore throat congestion | ✔            | ✔               | ✔             | ✔           |
| Urinary burning               | ✔            | ✔               | ✔             | ✔           |

### Telemedicine

Talk or videochat with a U.S. board-certified doctor from the comfort of your own home, office or while traveling, 24 hours a day, seven days a week. Visits are HIPAA-compliant and prescriptions may be sent to the pharmacy of your choice. No appointment is needed. Telemedicine is affordable and convenient.\* **Billed as Free For Members.**

### Doctor's office

Take advantage of the relationship you have with your doctor. Calling your doctor's office during business hours is your best option for treatment in non-emergent situations. **Billed as Primary Care Physician or Specialist Copay.**

### Retail Clinic

When you can't see your doctor, a retail clinic can help you with minor problems like a cold, earache or sore throat. Retail clinics are conveniently located at certain stores, such as CVS, Target, Walmart and Walgreens. Other retail clinics may also be available in the network. **Billed as Primary Care Physician or Specialist Copay.**

### Urgent Care Center

When you have a minor illness or injury and your doctor isn't available, you might consider going to an urgent care center. Waiting periods are usually shorter than in an emergency room. Many centers have X-ray and lab services and are open in the evenings and on weekends.\*\* **Billed as Coinsurance.**

### Emergency Room (ER)

Visit the ER for a serious medical situation that might represent a threat to your life or limbs. It's appropriate for situations like uncontrolled bleeding, chest pain, difficulty breathing and possible stroke. **Billed as Copay or Coinsurance.**

\*Due to the Internal Revenue Service (IRS) requirements of Health Savings Account (HSA) plans, in order to preserve the pre-tax status of your members' HSA, an employee with an HSA who uses Teladoc will now be required to pay a \$40.00 up front consult fee. This fee will then be processed (and/or reimbursed, if the member has reached their Out of Pocket Maximum) under the medical plan. Please Note: In Arkansas, a video visit is required as the initial doctor-patient contact. You may use Teladoc in Idaho via video visit only. \*\*Consult with your nearest urgent care center to confirm services. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.



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