

UNDERSTANDING YOUR BENEFITS

We are a Catholic organization serving other Catholic organizations with affordable health and benefits coverage tailored to the unique needs of each member organization. We understand the Church because we are part of the Church.



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.

Telemedicine

Talk or video chat 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 free for PPO Plans. See below for HSA Plans*.)

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. (Refer to SBC.)

Retail Clinic

When you can't see your doctor, a retail clinic offers convenient care for minor illnesses like colds, earaches, or sore throats. These clinics are often located in retail stores and may be In-Network. (Refer to SBC.)

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. (Refer to SBC.)

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. (Refer to SBC.)

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	✓	✓	✓	✓

* Due to the Internal Revenue Service (IRS) requirements of Health Savings Account (HSA) plans, in order to preserve the pre-tax status of the HSA, members must be charged a fair market value for Teladoc services. The fair market value for General Medical visits is \$65 for 2024-2025.; Dermatology visits, \$85; Nutrition Consultation, \$59; Therapist visits, \$90; \$220 for Initial Psychiatrist Evaluations and \$100 for Ongoing Sessions; Primary360 Services, \$165 per New Participant, \$99 per Primary Care Consultation, and no charge for Annual Wellness Check up.

**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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