

# Choose the right health care setting



Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs:

TYPE OF CARE	WAIT TIME	COST**
<p>Teladoc<sup>SM</sup> - <b>800-835-2362 or Teladoc.com</b></p> <p>You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Cold or flu</li> <li>• Bronchitis</li> <li>• Respiratory infection</li> <li>• Sinus problems</li> <li>• Allergies</li> <li>• Urinary tract infection</li> <li>• Pediatric care</li> <li>• Poison ivy or pink eye</li> </ul>	<p><b>17 minutes</b></p> <p>Approximate wait time for doctor to respond</p>	<p><b>\$0</b></p> <p>Copay</p> <p><b>0%</b></p> <p>Coinsurance</p> <p><b>\$0</b></p> <p>General Medicine Visit Cost – Covered 100% by your health plan.</p>
<p>Clinical care (your doctor's office)</p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Preventive services and vaccinations</li> <li>• Medical problems or symptoms that are not an immediate, serious threat to your health or life</li> </ul>	<p><b>1 week or more</b></p> <p>Approximate wait time for an appointment</p>	<p><b>\$30</b></p> <p>Copay</p> <p><b>0%</b></p> <p>Coinsurance</p>
<p>Urgent care/walk-in clinic</p> <p>Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Sprains and strains</li> <li>• Mild asthma attacks</li> <li>• Sore throats</li> <li>• Minor broken bones or cuts</li> <li>• Minor infections or rashes</li> <li>• Earaches</li> </ul>	<p><b>20-30 minutes</b></p> <p>Approximate wait time</p>	<p><b>\$100</b></p> <p>Copay</p> <p><b>5%</b></p> <p>Coinsurance</p> <p><b>\$150-\$200</b></p> <p>Average cost</p>
<p>Emergency room (ER)</p> <p>Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Sudden change in vision</li> <li>• Sudden weakness or trouble talking</li> <li>• Large, open wounds</li> <li>• Difficulty breathing</li> <li>• Severe head injury</li> <li>• Heavy bleeding</li> <li>• Spinal injuries</li> <li>• Chest pain</li> <li>• Major burns</li> <li>• Major broken bones</li> </ul>	<p><b>3 to 12 hours</b></p> <p>Approximate wait time for non-critical cases</p>	<p><b>\$500</b></p> <p>Copay</p> <p><b>5%</b></p> <p>Coinsurance</p> <p><b>\$1,200-\$1,500</b></p> <p>Average cost</p>

\* This is a sample list of services and is not intended to be all-inclusive.

\*\* Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.