



# Urgent Care, Retail Health Clinic or Emergency Room?

## *Quick reference guide for Lineco participants*

Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain or unstopable bleeding. At other times, it isn't always clear. Where do you go when you have an ear infection, or are generally not feeling well and the doctor's office is closed? You have three medical options for receiving treatment. Know when to use each to help save time and money.

### Did you know?

Average cost for an emergency room visit compared to personalized treatment in your doctor's office:

Emergency Room \$690

Doctor Office Visit \$75

### Traveling away from home?

You can find a participating doctor or clinic anywhere in the U.S. by calling 1-800-810-BLUE (2583).

Care Option	Hours	Relative Cost	Description
Retail Health Clinic	Similar to retail store hours	Same cost as an office visit.	Walk-in clinics are often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems like: ear infections, athlete's foot, bronchitis and some vaccinations. <b>Example:</b> Take Care Clinic <sup>SM</sup> at select Walgreens; CVS Minute Clinic <sup>®</sup>
Urgent Care Provider or Clinic (also called Immediate Care Clinic)	Generally include evenings, weekends, and holidays	Blue Cross facility and provider benefits paid at 80% after you meet the annual deductible.	Urgent care centers provide care when your doctor is not available, and you don't have a true emergency. For example, urgent care centers can treat sprained ankles, fevers, minor cuts and injuries.
Emergency Room	24 hours, seven days a week	<b>\$100</b> co-payment (waived if admitted). Blue Cross facility and provider benefits paid at 80% after you meet the annual deductible.	An "emergency" means you could die, lose the use of a limb or organ, or otherwise place your health in serious jeopardy if you don't get care quickly. For serious, life-threatening conditions, you need emergency care.