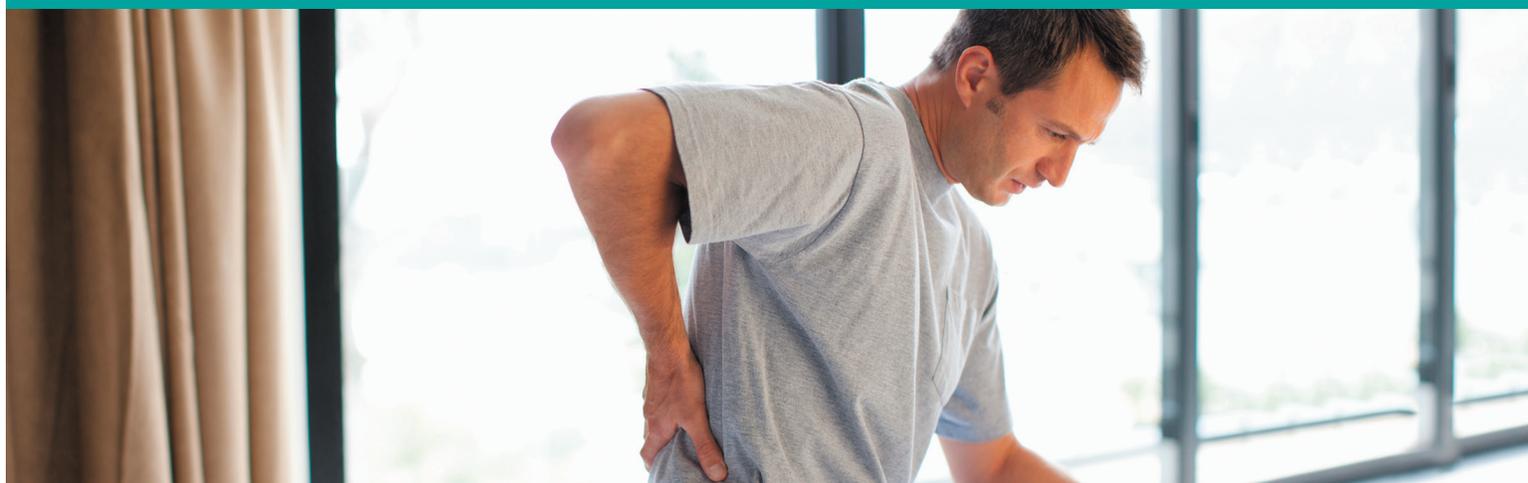


# Where to Find Care

Understanding your options can help you save time and money



**When it comes to taking care of yourself or your loved ones, you want to get the best care as quickly and affordably as possible. When you are ill, injured or feeling like you need immediate care, always call your primary care physician (PCP) first. If you can't reach your PCP or you don't have time for an office visit, you have options.**

## **Telehealth (Telemedicine)**

A service that allows you to connect with your provider virtually using a smart phone, tablet or computer. Many providers offer scheduled telehealth appointments. You may also have access to an on-demand telehealth service that is available 24/7. Please reference your certificate/benefit guide for more information about telehealth services available to you or call Customer Care at the phone number on your ID card.

## **Convenience Clinic**

A walk-in clinic located in some drug and grocery stores, staffed by a physician's assistant or nurse practitioner. Convenience clinics don't require an appointment and have shorter than average wait times.

## **Nurse Line**

A free call-in service offered by Medical Mutual, providing 24/7 access to registered nurses for answers to your health-related questions. Call 1-888-912-0636.

## **Urgent Care**

A walk-in clinic that saves time and money compared to an emergency room. Many are open evenings and weekends. Urgent care facilities don't require an appointment and have average wait times.

## **Emergency Room (ER)**

A facility located in a hospital, providing 24/7 care in case of emergencies. ER visits for non-emergency symptoms may result in extremely long wait times and significantly higher costs.

## Symptom Reference Chart



|                               | ER/911 | Urgent Care | Convenience Clinic | Primary Care Physician | Telehealth |
|-------------------------------|--------|-------------|--------------------|------------------------|------------|
| Allergic reactions*           | ●      | ●           |                    | ●                      |            |
| Allergies                     |        | ●           | ●                  | ●                      | ●          |
| Annual preventive care visit  |        |             |                    | ●                      |            |
| Asthma                        |        | ●           |                    | ●                      |            |
| Back pain (minor)             |        | ●           | ●                  | ●                      |            |
| Bleeding (heavy)              | ●      |             |                    |                        |            |
| Broken bone (major)           | ●      |             |                    |                        |            |
| Broken bone (minor)           |        | ●           |                    | ●                      |            |
| Bronchitis                    |        | ●           | ●                  | ●                      | ●          |
| Change in vision (sudden)     | ●      |             |                    |                        |            |
| Chest pain                    | ●      |             |                    |                        |            |
| Cold and flu symptoms         |        | ●           | ●                  | ●                      | ●          |
| Cut/burn (major)              | ●      |             |                    |                        |            |
| Cut/burn (minor)              |        | ●           |                    | ●                      | ●          |
| Ear infection                 |        | ●           | ●                  | ●                      | ●          |
| Head injury (severe)          | ●      |             |                    |                        |            |
| Infection                     |        | ●           |                    | ●                      |            |
| Insect bite                   |        | ●           |                    | ●                      | ●          |
| Pink eye                      |        | ●           | ●                  | ●                      | ●          |
| Rash                          |        | ●           |                    | ●                      | ●          |
| Respiratory infection         |        | ●           | ●                  | ●                      | ●          |
| Shortness of breath           | ●      |             |                    |                        |            |
| Sinus problems                |        | ●           | ●                  | ●                      | ●          |
| Spinal injury                 | ●      |             |                    |                        |            |
| Sprain or strain              |        | ●           |                    | ●                      | ●          |
| Trouble speaking (sudden)     | ●      |             |                    |                        |            |
| Urinary tract infection       |        | ●           | ●                  | ●                      | ●          |
| Vaccinations (also flu shots) |        |             | ●                  | ●                      |            |
| Wheezing                      |        | ●           |                    | ●                      |            |
| X-ray                         |        | ●           |                    | ●                      |            |

\*Severe allergic reactions, such as tongue/throat swelling, difficulty speaking, swallowing or breathing should be seen in an ER.

**Please Note:** This is a sample list of services and may not be all-inclusive. This does not take the place of professional medical advice, diagnosis or treatment. Although this information is intended to help make the best decision for care, if you feel that your situation is life-threatening, go to the nearest emergency room.



# Compare care options to help keep costs down

Getting care at the place that may best fit your condition or situation may save you up to \$2,300 compared to an emergency room (ER) visit.\* If you have a life-threatening condition, call 911 or go to the ER. For everything else, it may be best to contact your primary care provider (PCP) first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the ER.

**START HERE**

## Care options to consider



### PCP

Care from the doctor who may know you best



### 24/7 Virtual Visits

See a doctor whenever, wherever



### Convenience care

Basic conditions that aren't generally life-threatening



### Urgent care

Serious conditions that aren't generally life-threatening



### Emergency room

Life- and limb-threatening emergencies

|                | PCP  | 24/7 Virtual Visits     | Convenience care   | Urgent care  | Emergency room |
|----------------|--|-------------------------|--------------------|--|----------------|
| Average cost*  | In person (\$165)<br>Virtual (\$99 or less***)               | Less than \$49**        | \$100              | \$185  | \$2,500        |
| Hours          | Varies by location<br>Virtual (5 days a week, 8 a.m.–5 p.m.) | 24/7                    | Varies by location | Varies by location—<br>may be open nights/<br>weekends | 24/7           |
| How to connect | Contact your PCP<br>myuhc.com/virtualprimarycare             | myuhc.com/virtualvisits | myuhc.com®         | myuhc.com  | myuhc.com      |

✓ indicates the recommended place for care for the following common conditions:

|                         |   |   |   |   |   |
|-------------------------|---|---|---|---|---|
| Broken bone             |   |   |   | ✓ | ✓ |
| Chest pain              |   |   |   |   | ✓ |
| Cough                   | ✓ | ✓ | ✓ |   |   |
| Fever                   | ✓ | ✓ | ✓ |   |   |
| Muscle strain           | ✓ |   | ✓ |   |   |
| Pinkeye                 | ✓ | ✓ | ✓ |   |   |
| Shortness of breath     |   |   |   |   | ✓ |
| Sinus problems          | ✓ | ✓ | ✓ |   |   |
| Sore throat             | ✓ | ✓ | ✓ |   |   |
| Sprain                  | ✓ |   | ✓ | ✓ |   |
| Urinary tract infection | ✓ | ✓ | ✓ |   |   |



**Need to find a network provider or PCP?** Visiting an out-of-network provider could end up costing you more for care. To find a PCP, urgent care centers and emergency rooms in your network, go to [myuhc.com](https://myuhc.com).  
**Not sure where to go for care?** Call the number on your health plan ID card.

continued

Learn more

Visit [uhc.com/quickcare](https://uhc.com/quickcare)

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\*2020: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$2,300 difference between the average emergency room visit, \$2,500 and the average urgent care visit \$185.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

\*\*\*Virtual Primary Care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual Primary Care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual Primary Care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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