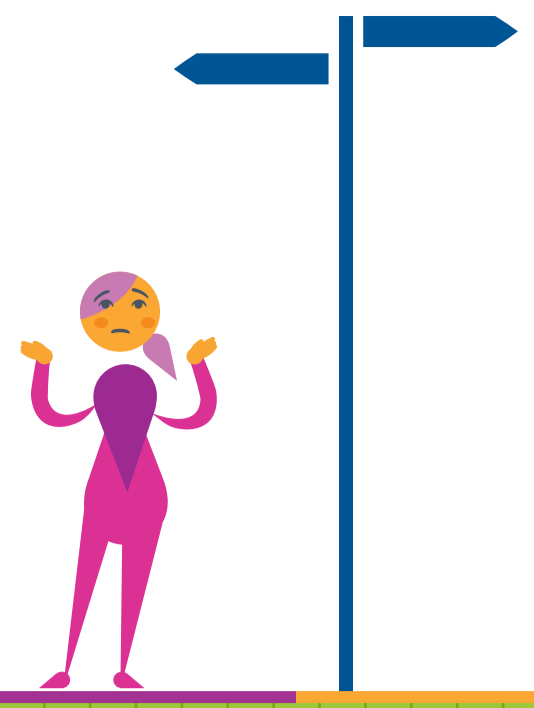




NAVIGATING THE HEALTH CARE MAZE

Know where to go for same-day care



With so many choices available, it's sometimes hard to know where to go for treatment when a health issue arises. Here are some guidelines.

CALL YOUR DOCTOR



Day or night, your first call should be to your primary care physician (PCP)

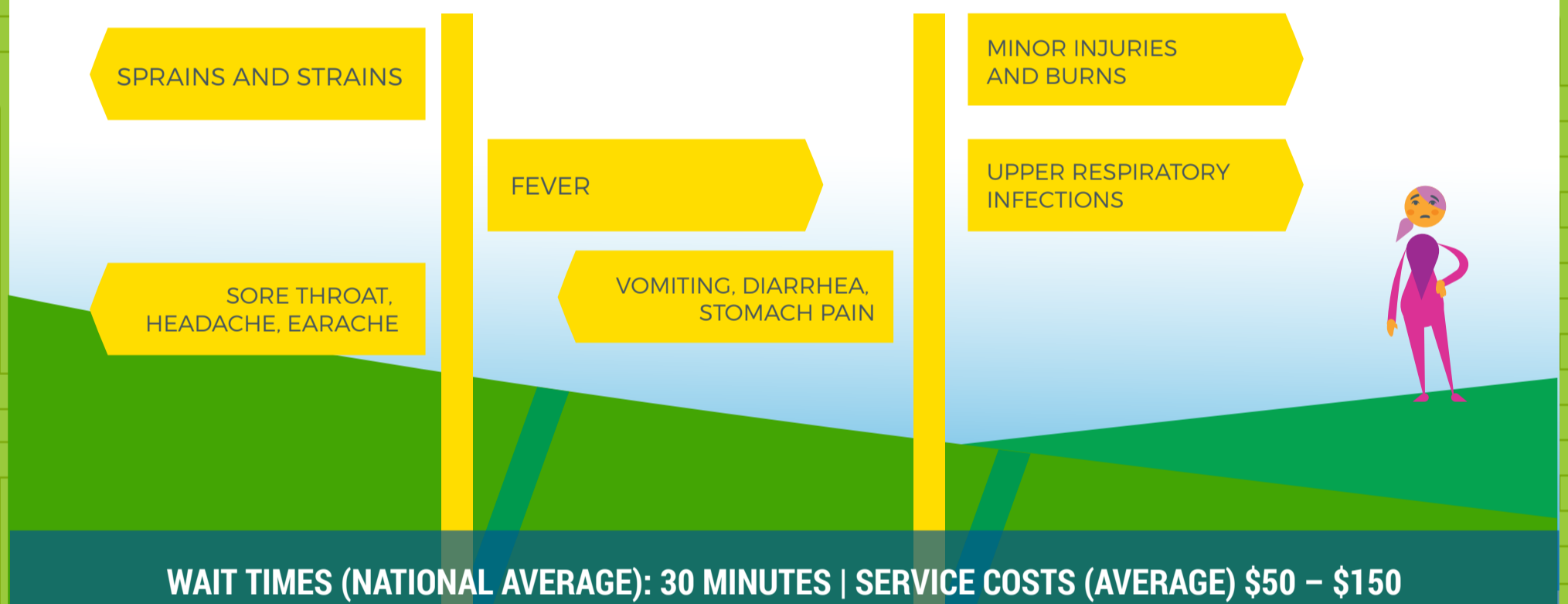
- Your PCP knows your medical history.
- Visiting your doctor assures continuity of care.
- PCPs require the lowest copay.
- Even after hours, your PCP's messaging service or nurse triage line will direct you.

When you can't see your doctor the same day or next, know where to go:

URGENT CARE

Can treat immediate needs that can't wait until morning

- A fast and cost-effective alternative to the emergency room.
- Equipped to handle **non-life-threatening** situations that can typically be treated at the doctor's office such as:



WAIT TIMES (NATIONAL AVERAGE): 30 MINUTES | SERVICE COSTS (AVERAGE) \$50 – \$150

EMERGENCY ROOM (ER)

If you're experiencing a life-threatening issue, call 911 or go to the emergency room.

Meant for sudden medical conditions, serious trauma, and life-threatening situations, such as:



A GOOD RULE OF THUMB is to ask yourself one question: **Can it wait an hour or two?** Situations that normally don't require an emergency room might not be covered by your health plan if you go to an ER.

WAIT TIMES (NATIONAL AVERAGE): 2 HOURS, 15 MINUTES | SERVICE COSTS (AVERAGE) \$1,233



Visit createhealthplans.com for more tips on navigating the health care maze.