




## make the right decision when you need care

It's a comfort to know that you have health care options. Knowing which one to choose, however, can be a challenge. It helps to understand the options you have, and what to consider when making your choice. The average American family spends \$3,631\* annually on health care. So, choosing the most appropriate care for you and your family can make a big difference in your budget. Below are options for you to consider and their average related costs.

	24-Hour Medical Help Line	Primary Care Physician (PCP)	Urgent Medical Services	Emergency Room
Average Cost	\$0	\$80	\$215	\$1,069
Care Provider	Registered Nurse (RN)	Primary Care Physician (PCP)	Physician, Physician Assistant, Nurse Practitioner, RN and LPN	Physician, Physician Assistant, Nurse Practitioner, RN and LPN and other hospital personnel
Average Wait Time	Immediate	Varies by Office	1-2 hours	3-5 hours
	<p>When you can't reach your doctor, call our <b>24-Hour Medical Help Line</b> at 1-888-878-9174, which is available 24 hours a day, 7 days a week to:</p> <ul style="list-style-type: none"> <li>Recognize symptoms; choose appropriate care</li> <li>Find doctors or hospitals</li> <li>Manage health conditions</li> <li>Explore treatment options</li> <li>Identify medication side effects and interactions</li> <li>Discuss what health screenings you need</li> </ul>	<p>Your <b>PCP</b> is responsible for taking care of your health and, when necessary, arranging care for you with other health care providers. This is called "coordination of care," which helps to make sure you are getting the type of care you need. Call your PCP for:</p> <ul style="list-style-type: none"> <li>Influenza</li> <li>Rashes</li> <li>Fevers</li> <li>Regular and preventive care</li> <li>Chronic conditions such as diabetes and high blood pressure</li> <li>Immunization and screening</li> <li>General questions about your health</li> </ul>	<p>An <b>urgent medical service</b> provider can provide care for:</p> <ul style="list-style-type: none"> <li>Sprains and strains</li> <li>Minor broken bones</li> <li>Mild asthma attacks</li> <li>Ear infections</li> <li>Small cuts</li> <li>Minor burns and injuries</li> <li>Other minor infections</li> </ul>	<p>Go to the hospital <b>emergency room</b> for:</p> <ul style="list-style-type: none"> <li>Chest pain</li> <li>Heavy or uncontrollable bleeding</li> <li>Large open wounds</li> <li>Trouble breathing</li> <li>Major burns</li> <li>Spinal injuries</li> <li>Severe head injury</li> <li>Loss of consciousness</li> <li>Severe abdominal pain</li> </ul>

\*Source: U.S. Bureau of Labor Statistics Consumer Expenditure Surveys – 2013

Note: Member costs were determined using the Treatment Cost Advisor Tool, powered by WebMD, or were estimated.

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