

When Is an Emergency Not an Emergency?

You or a loved one is in pain. How do you know how sick you are? Should you rush to the hospital emergency room? That could cost you \$250 or more! Should you wait to see your primary care doctor? The chart should help you decide what's best for your ailment and your pocketbook.

TYPE OF VISIT	*EXAMPLE OF OUT-OF-POCKET COST
Primary Care Doctor	\$30 per visit
Urgent Care	\$60 per visit
Emergency Room	\$3,500 deductible, then 40% coinsurance

*Benefits vary. Please consult your Schedule of Benefits.

Health Issue	Primary Care Doctor Out-of-Pocket Cost: \$	Urgent Care Out-of-Pocket Cost: \$\$	Emergency Room Out-of-Pocket Cost: \$\$\$
Mild asthma	✓	✓	✗
Sprain, strain or back pain	✓	✓	✗
Problem that needs immediate attention but is not life-threatening	✓	✓	✗
Cuts or wounds, controlled bleeding	✓	✓	✗
Signs of a heart attack, such as chest pains	✗	✓	✓
Routine physical, vaccinations	✓	✗	✗
Head or eye injuries	✗	✗	✓
Uncontrolled bleeding	✗	✗	✓
Signs of stroke: numbness of face, arm and/or leg on one side of the body	✗	✗	✓
Life-threatening injury or symptom	✗	✗	✓



You can also use Blue CareOnDemandSM Powered by MDLIVE[®] to visit with a doctor wherever you are via smartphone, tablet or computer. Each Blue CareOnDemand visit costs the same amount as an office visit with your primary care doctor.

MDLIVE is an independent company that provides telehealth services on behalf of BlueChoice[®].

Focus on life. Focus on health. *Stay focused.*



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