## Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs:



Continued ...

TYPE OF CARE		WAIT TIME	COST**
	Teladoc SM - 800-835-2362 or Teladoc.com You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications.  When to go*  • Cold or flu • Bronchitis • Respiratory infection • Sinus problems  • When to go* • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye	17 minutes Approximate wait time for doctor to respond	<b>\$10</b> Copay
<b>(1)</b>	Retail clinic/convenient care clinic Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.  When to go*  • Colds or flu • Sinus infections • Allergies  • Minor sprains, burns or rashes • Headaches or sore throats	15 minutes or less, on average	\$30 Copay \$50-\$100 Approximate cost per service
4	Urgent care/walk-in clinic Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.  When to go*  • Sprains and strains • Mild asthma attacks • Sore throats  • Minor broken bones or cuts • Minor infections or rashes • Earaches	20-30 minutes Approximate wait time	\$50 Copay \$150 - \$200 Average cost
<b>6</b>	Clinical care (your doctor's office)  Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.  When to go*  • Preventive services and vaccinations  • Medical problems or symptoms that are not an immediate, serious threat to your health or life	1 week or more Approximate wait time for an appointment	\$30 Copay \$100- \$150 Average cost

<sup>\*</sup> This is a sample list of services and is not intended to be all-inclusive.

TYPE OF CARE			WAIT TIME	COST**
ER	Emergency room (ER	If you are not	3 to 12 hours Approximate wait time for	<b>\$150</b> Copay
	seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.		non-critical cases	<b>30%</b> Coinsurance
	When to go*			after deductible
	<ul><li>Sudden change in vision</li><li>Sudden weakness or trouble talking</li></ul>	<ul><li>Heavy bleeding</li><li>Spinal injuries</li></ul>		
	<ul><li>Large, open wounds</li><li>Difficulty breathing</li></ul>	<ul><li>Chest pain</li><li>Major burns</li></ul>		\$1,200- \$1,500
	Severe head injury	Major broken bones		Average cost