



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:



TYPE OF CARE	WAIT TIME	COST**								
NurseLineSM — 877-950-5083 speak by phone with a registered nurse any time of day, seven days a week. When to call* <ul style="list-style-type: none">• Help choosing the right health care setting• Information about common health problems or injuries	20-30 seconds Call answered, on average	\$0								
TeladocSM — 800-835-2362 or Teladoc.com 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* <table><tbody><tr><td>• Cold or flu</td><td>• Allergies</td></tr><tr><td>• Bronchitis</td><td>• Urinary tract infection</td></tr><tr><td>• Respiratory infection</td><td>• Pediatric care</td></tr><tr><td>• Sinus problems</td><td>• Poison ivy or pink eye</td></tr></tbody></table>	• Cold or flu	• Allergies	• Bronchitis	• Urinary tract infection	• Respiratory infection	• Pediatric care	• Sinus problems	• Poison ivy or pink eye	17 minutes Approximate wait time for doctor to respond	\$5 Copay per consultation PPO Plans \$49 per consultation HSA Plan
• Cold or flu	• Allergies									
• Bronchitis	• Urinary tract infection									
• Respiratory infection	• Pediatric care									
• Sinus problems	• Poison ivy or pink eye									
Retail clinic/ convenient care clinic Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. When to go* <table><tbody><tr><td>• Colds or flu</td><td>• Vaccinations or screenings</td></tr><tr><td>• Sinus infections</td><td>• Minor sprains, burns or rashes</td></tr><tr><td>• Allergies</td><td>• Headaches or sore throats</td></tr></tbody></table>	• Colds or flu	• Vaccinations or screenings	• Sinus infections	• Minor sprains, burns or rashes	• Allergies	• Headaches or sore throats	15 minutes or less, on average	\$30 Copay Base Plan \$25 Copay Buy-Up Plan \$50-\$100 avg cost HSA Plan		
• Colds or flu	• Vaccinations or screenings									
• Sinus infections	• Minor sprains, burns or rashes									
• Allergies	• Headaches or sore throats									
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* <table><tbody><tr><td>• Sprains and strains</td><td>• Minor broken bones or cuts</td></tr><tr><td>• Mild asthma attacks</td><td>• Minor infections or rashes</td></tr><tr><td>• Sore throats</td><td>• Earaches</td></tr></tbody></table>	• Sprains and strains	• Minor broken bones or cuts	• Mild asthma attacks	• Minor infections or rashes	• Sore throats	• Earaches	20-30 minutes Approximate wait time	\$100 Copay PPO Plans \$150 - \$210 avg cost HSA Plan		
• Sprains and strains	• Minor broken bones or cuts									
• Mild asthma attacks	• Minor infections or rashes									
• Sore throats	• Earaches									
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* <ul style="list-style-type: none">• 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	\$25/\$45 Co-pay Buy-Up Plan \$30/\$50 Co-pay Base Plan \$100-\$150 Avg cost HSA Plan								
Emergency room (ER) Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits. When to go* <ul style="list-style-type: none">• Sudden change in vision• Sudden weakness or trouble talking• Large, open wounds• Difficulty breathing• Severe head injury• Heavy bleeding• Spinal injuries• Chest pain• Major burns• Major broken bones	3 to 12 hours Approximate wait time for non-critical cases	\$200 Co-pay PPO Plans \$1,200-\$1,600 avg cost HSA Plan								

* This is a sample list of services and is not intended to be all-inclusive.

** Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.

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