

It can cost you 12 times more to use the ER



Bottom line - save money and time when you know your choices (and their costs) before you need care.

	Your regular doctor	Virtual doctor visit	Urgent care	Emergency room
Reason for visit	Your first call for care - checkups, immunizations, and minor illnesses or injuries.	A great alternative when your provider isn't available or you can't easily get care.	<p>For immediate treatment of non-life-threatening injuries or illness.</p> <p>Consider urgent care if you experience health issues such as:</p> <ul style="list-style-type: none"> • Rashes without fever. • Minor cuts that need stitches. • Sprains and broken bones. 	<p>For immediate treatment of a life-threatening illness or injuries, or for critical conditions.</p> <ul style="list-style-type: none"> • Sudden severe pain and swelling. • Fainting. • Severe chest pain with sweating, shortness of breath or nausea. • Protruding broken bone. • Severe bleeding. • Coughing or spitting up blood. • Suicidal or homicidal thoughts.
Average wait time	Less than 20 minutes.	15 minutes or less.	30 minutes or less.	2+ hours.
PPO plan cost <i>You'll pay more if you go out-of-network.</i>	You'll pay a \$35 copay for a primary care visit, and \$50 for a specialist visit.	You'll pay a \$20 copay.	You'll pay a \$75 copay. Average cost is \$180 per visit.	You'll pay a \$200 copay and your deductible plus 30% coinsurance until you reach your out-of-pocket maximum. On average, you'll pay \$2,200 per visit. ¹
HSA plan cost <i>You'll pay more if you go out-of-network.</i>	You'll pay the full cost until you meet your deductible. You'll then pay 30% coinsurance until you reach your out-of-pocket maximum.	You'll pay a \$49 copay.	You'll pay the full cost of an urgent care visit until you meet your deductible, plus 30% coinsurance until you reach your out-of-pocket maximum.	You'll pay your deductible plus 30% coinsurance until you reach your out-of-pocket maximum.
BCBS plan cost <i>You'll pay more if you go out-of-network.</i>	You'll pay a \$40 copay for a primary care or a specialist visit.	Search here for network providers that offer virtual services.	You'll pay a \$40 copay.	You'll pay a \$200 copay.
You need to know	<p>Access a virtual primary care provider, 8 a.m to 5 p.m. at myuhc.com or on the UHC app.</p> <p>Southeast Division and Kelley Manufacturing² employees can visit bcbsal.org to find BCBS network care.</p>	<p>Use a smartphone, tablet or computer to connect with a provider for:</p> <ul style="list-style-type: none"> • Colds and flu symptoms. • Sunburn or minor burns. • Earaches and sore throats. • Chronic condition management. • Certain types of medications in some states. • Confidential behavioral care. 	<p>Consider a convenient care clinic.</p> <p>An in-network clinic is a good, lower-cost option for vaccinations and simple problems like ear infections, colds, cuts and sprains. These clinics are often located in pharmacies, grocery stores and other retail places.</p>	<p>Freestanding ERs aren't attached to a hospital and may not be considered a network provider, which means they may cost more — up to 10 times more.</p>
	Find UHC network care here . Find BCBS network care here .	Go here to begin a UHC virtual visit. Find BCBS care here .	Find UHC network urgent care here . Find BCBS network urgent care here .	Find UHC network facilities here . Find BCBS network facilities here .

¹Actual payments may vary depending on benefit coverage and whether you used an in-network or non-network provider. If you go to a non-network provider, after UHC pays the claim as reasonable and customary, the non-network provider may bill you for the remainder of the charge. An in-network provider cannot.

²Only Southeast Division and Kelley Manufacturing employees enrolled in a BEK medical plan can utilize bcbsal.org.