

EMERGENCY vs. URGENT CARE ... IT PAYS TO KNOW THE DIFFERENCE

You may be tempted to go the Emergency Room (ER); however, this may not be the best choice. At the ER, true emergencies are treated first. Other cases must wait - sometimes for hours. And in the end, it will cost you and your Benefit Plan more than going to the most appropriate provider.

For conditions that are not life threatening, you will save time - and money - by going to your local "Urgent Care Facility" or "Retail Clinic". Urgent Care Facilities are freestanding walk-in centers usually offering extended hours, staffed by doctors that can treat non-life-threatening medical situations, perform basic X-rays and lab work, and dispense prescriptions. Retail Clinics, *also known as Convenient Care Centers*, are covered 100% by your Benefit Plan and these centers are conveniently located in many retail stores, pharmacies and supermarkets. Nurse practitioners or physician assistants usually staff these centers, and they provide quick and effective treatment of uncomplicated minor illnesses. Many locations also provide you with prescriptions which you can then purchase in the same store, and offer preventive health services and screenings.

What is Urgent Care?

An urgent condition is an illness or injury that won't cause further disability or death if not treated immediately, but requires professional attention to prevent it from developing into a greater threat.

Examples of urgent care situations include, but are not limited to, the following:

- *Minor lacerations (cuts)*
- *Urinary tract infections*
- *Earaches & ear infections*
- *Sore Throats*
- *Rising Fever*
- *Migraine Headaches*
- *Sprains & Strains*
- *Minor Broken Bones*
- *Mild Asthma Attacks*
- *Minor Infections*
- *Rashes*
- *Minor Burns*

When is a Retail Clinic my Best Choice?

If you are experiencing an illness or injury that needs urgent attention, but does not require the attention of a doctor, a Retail Clinic may be your best option. These centers do not require appointments and are open during normal "retail" business hours. Retail Clinics are not a substitute for regular doctor visits; however, when treatment is needed after office hours, on the weekends, or when you are not able to get an appointment, these centers can be an excellent supplement to your doctor's care.

Retail Clinics routinely provide the following services to adults and children over the age of 18-months:

- *Colds and Flu*
- *Sinus Infections*
- *Pink Eye*
- *Allergies*
- *Minor injuries*
- *Minor burns and rashes*
- *Sore Throat*
- *Headaches*
- *Sprains and Strains*
- *Bronchitis*
- *Ear Infections*
- *Urinary Tract Infections*
- *Diarrhea and Intestinal Infections*
- *Head Lice*
- *Ringworms*
- *Warts*

In addition, Retail Clinics provide preventive care, including health screenings, vaccinations, and routine physical exams. Some locations may provide “sample collection” services for blood, urine and feces needed for certain laboratory tests, which are provided at external labs.

What is a True Emergency?

Go to the ER for:

- *Heavy Bleeding*
- *Open Wounds*
- *Sudden Change in Vision*
- *Spinal or Back Injuries*
- *Severe Head Injury*
- *Broken Bones*
- *Chest Pain*
- *Sudden Weakness*
- *Inability to Breathe*
- *Major Burns*
- *Loss of Consciousness – No Pulse*
- *Severe Eye Injuries*