

Where should you go for care?

Choosing the right medical care depends on the severity of symptoms, urgency, and time of day. Here is a guide to help you choose:

CARE CENTER TYPE	USE THIS CARE CENTER FOR...	COST/TIME CONSIDERATIONS
24/7 Telehealth (Emergent Care) 	<p>Emergent virtual care for a new health issue, or monitoring a current health issue.</p> <p>Best for: Minor illnesses (colds, flu, allergies, rashes, headaches).</p> <p>Why? Convenient, fast, available 24/7, and FREE for all active group plan members.</p>	<ul style="list-style-type: none"> ▶ \$0 Copay. ▶ 24/7 access to care nationwide. ▶ Can obtain an appointment quickly and from anywhere.
Primary Care Physician (PCP) 	<p>Routine care or treatment.</p> <p>Best for: Preventive care, physicals, immunizations, new illnesses, and managing chronic conditions (diabetes, hypertension).</p> <p>Why? They are familiar with your medical history and can provide the best long-term health management.</p>	<ul style="list-style-type: none"> ▶ May require a Copayment and/or Coinsurance. ▶ Normally requires an appointment. ▶ Generally a wait time with a scheduled appointment.
Convenience Care Clinic 	<p>When you can't get in to see your PCP, but have a new fast-acting health issue.</p> <p>Best for: Minor, fast-acting issues like minor infections (strep, UTIs), minor cuts, wellness checks, and vaccinations.</p> <p>Why? Walk-in availability, convenient locations in drugstores and supermarkets, and low costs.</p>	<ul style="list-style-type: none"> ▶ May require a Copayment and/or coinsurance. ▶ Walk-in patients welcome. ▶ Wait times vary.
Urgent Care Clinic 	<p>Illnesses and injuries needing immediate medical attention that are not life-threatening.</p> <p>Best for: sprains, minor burns, fever, sore throat, ear pain, or small cuts.</p> <p>Why? Same-day care, shorter wait times than ER, open evenings/weekends, and lower costs.</p>	<ul style="list-style-type: none"> ▶ Often requires a Copayment and/or Coinsurance which is usually higher than a physician's office. ▶ Walk-in patients welcome. ▶ Wait times vary.
Emergency Room (ER) 	<p>Immediate treatment of a critical condition that is life-threatening.</p> <p>Best for: Chest pain, difficulty breathing, major trauma, heavy bleeding, major head injuries, severe burns, stroke symptoms (slurred speech, numbness/weakness), or persistent severe pain.</p> <p>Why? Available 24/7, best care for critical conditions.</p>	<ul style="list-style-type: none"> ▶ Requires a higher Copayment and/or Coinsurance. ▶ Open 24/7 but wait times may be longer as most critical emergencies will be treated first.