Know where to go when someone is sick or in a crisis situation.









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. **Explore the following information to help you decide the appropriate setting for your care.**

What you need to do:

1 Find your member ID card

2 Find a provider

On your member ID card, you'll find:

- Your PPO network
- Contact number
- Pharmacy contact, if applicable

You can also visit our website at **umr.com**.

! If you are severely ill and/or it's an emergency, call 911.

FIND OUT WHERE TO GO ON THE NEXT PAGE

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COLD, FLU OR ALLERGIES

RETAIL CLINIC

Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. You can find over-the-counter medications and you can talk to your pharmacist for help.

TIMES TO GO:

- Vaccinations or screenings
- Sinus infections
- Minor sprains, burns or rashes
- Headaches or sore throats

Expect to wait
15 minutes or less

Average cost
$50-$100
(per service for non-employer sponsored facilities)

NOT FEELING WELL (NOT URGENT)

DOCTOR'S OFFICE

Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.

TIMES TO GO:

- Preventive services and vaccinations
- Medical problems or symptoms that are not an immediate, serious threat to your health or life

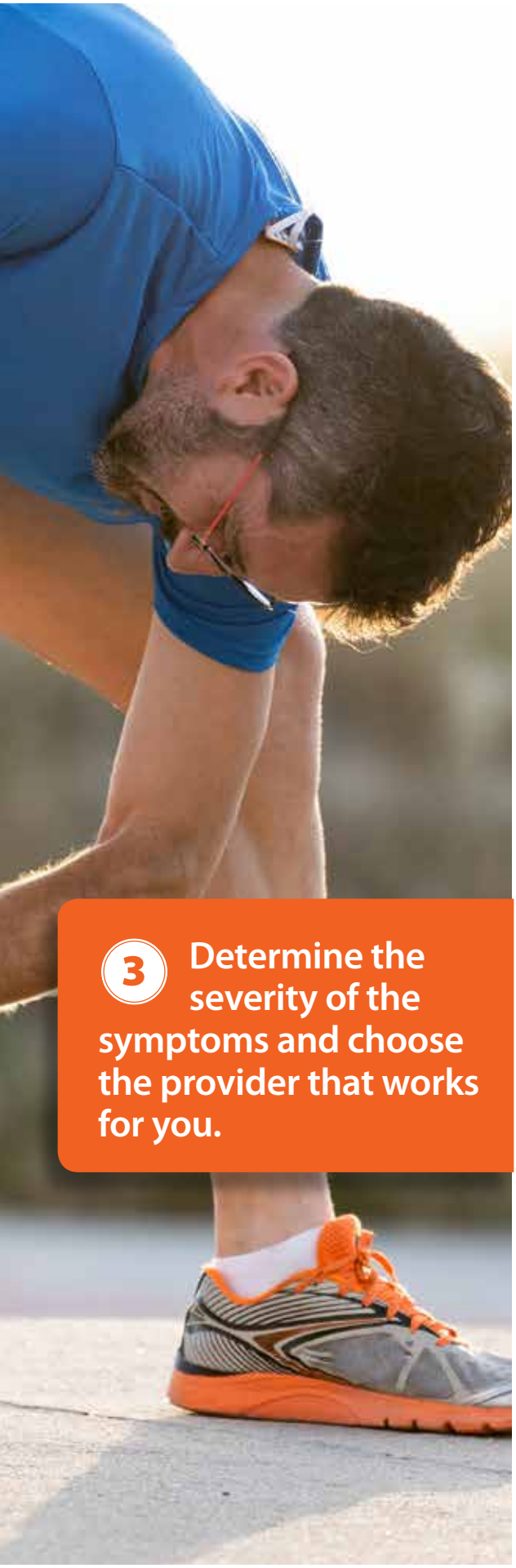
Expect to wait
1 day to 1 week or more for an appointment

Average cost
$100-$150

Note: Costs may vary based on your plan. Costs shown represent national averages.



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3 **Determine the severity of the symptoms and choose the provider that works for you.**

MILD ASTHMA ATTACK

URGENT CARE

Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.

TIMES TO GO:

- Sprains and strains
- Sore throats
- Minor broken bones or cuts
- Minor burns
- Minor infections or rashes
- Earaches

Expect to wait
20-30 minutes

Average cost
$150-$200
(for non-employer sponsored facilities)

SUDDEN HEALTH CHANGES

EMERGENCY ROOM

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.

TIMES TO GO:

- Sudden weakness, trouble talking or blurred vision
- Large open wounds
- Difficulty breathing
- Severe head injury
- Heavy bleeding
- Spinal injuries
- Chest pain
- Major burns
- Major broken bones

Expect to wait
3-12 hours
(for non-critical cases)

Average cost
$1,200-$1,500

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