

Different health problems require different levels of care. This guide can help you make the right decisions about where to receive treatment so you can get prompt attention, reduce wait times, and even save money.

Family Doctor

Call your doctor first when you are sick or injured and it is not an urgent matter. Your doctor:

- Has an existing relationship with you and is familiar with your medical history
- · Can quickly diagnose and start treatment
- Can help you decide what steps to take if you need to see a specialist or visit a hospital

Capital Blue Cross Virtual Care

See a doctor anytime, anywhere in the US from the convenience of your phone, tablet, or computer. Virtual Care doctors can diagnose common illnesses and send prescriptions straight to your pharmacy. It also includes behavioral health and counseling services. This service:

- Can be less costly than a trip to an urgent care center or the emergency department
- Offers immediate access to care if your doctor's office and nearby urgent care centers are closed
- Is a great way to get care if the weather is bad or you are traveling

Download the Capital Blue Cross Virtual Care app to set up your account. Make sure to include your plan information during registration.

Urgent Care Center

If you believe you should have same-day care and you can't see your doctor, an urgent care center may be a good option. No appointments are necessary at an urgent care center, and some have on-site pharmacies. Many urgent care centers can take X-rays, stitch wounds, and care for other minor injuries and ailments, such as:

- Colds and flu
- Earaches
- Minor burns
- Minor skin rashes
- Small cuts
- Sprains and strains

Emergency Department (ED)

Use the ED for serious or life-threatning problems that require immediate attention, such as:

- Chest pain
- Breathing trouble
- Severe dizziness or confusion
- Seizures

- Heavy bleeding
- Large open wounds
- Severe vomiting
- · Poisoning

If a problem is serious, you should call 911 or go straight to the emergency department.

Smart Decisions Save Money

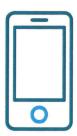
The average estimated cost for an office visit is about \$288 compared to nearly \$1,100 for an emergency department visit.

Your Choice on Where to Get Care Can Save You Money

Copays and deductibles may apply to healthcare services you receive. Generally, costs are lowest for office visits and are highest for emergency department care. Refer to your Benefit Booklet/Certificate of Coverage for cost share details.

Healthwise Knowledgebase

Our free library of health topics and interactive tools can help you determine when and where to seek care. Access the tool in your secure account at **CapitalBlueCross.com** by choosing the *Wellness* tab and *Health and Wellness Info* from the drop down menu. Type a word or short phrase in to the search box to find information about a specific condition or health-related question.



We can help you decide where to get care!

Capital Blue Cross Nurse Line: 800.452.2583 (TTY: 711)

Call 24/7 to speak with a registered nurse regarding your symptoms, where to get care, and general health concerns.

CapitalBlueCross.com



*Based on Capital Blue Cross 2019-2020 claims data.

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