





# Choose the right health care setting

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. The chart below can help you select the right setting for your needs:



TYPE OF CARE	WAIT TIME	COST**
 <p><b>Retail clinic/convenient care clinic</b></p> <p>Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Colds or flu</li> <li>• Sinus infections</li> <li>• Allergies</li> <li>• Vaccinations or screenings</li> <li>• Minor sprains, burns or rashes</li> <li>• Headaches or sore throats</li> </ul>	<p><b>15 minutes</b> or less, on average</p>	<p><b>\$15/20</b> copay</p>
 <p><b>Urgent care/walk-in clinic</b></p> <p>Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Sprains and strains</li> <li>• Mild asthma attacks</li> <li>• Sore throats</li> <li>• Minor broken bones or cuts</li> <li>• Minor infections or rashes</li> <li>• Earaches</li> </ul>	<p><b>20-30 minutes</b> Approximate wait time</p>	<p><b>20/30%</b> Coinsurance</p> <p><b>\$150 - \$200</b> Average cost</p>
 <p><b>Clinical care (your doctor's office)</b></p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Preventive services and vaccinations</li> <li>• Medical problems or symptoms that are not an immediate, serious threat to your health or life</li> </ul>	<p><b>1 week or more</b> Approximate wait time for an appointment</p>	<p><b>\$15/20</b> Copay</p>
 <p><b>Emergency room (ER)</b></p> <p>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.</p> <p><b>When to go*</b></p> <ul style="list-style-type: none"> <li>• Sudden change in vision</li> <li>• Sudden weakness or trouble talking</li> <li>• Large, open wounds</li> <li>• Difficulty breathing</li> <li>• Severe head injury</li> <li>• Heavy bleeding</li> <li>• Spinal injuries</li> <li>• Chest pain</li> <li>• Major burns</li> <li>• Major broken bones</li> </ul>	<p><b>3 to 12 hours</b> Approximate wait time for non-critical cases</p>	<p><b>20/30%</b> Coinsurance</p> <p><b>\$1,200- \$1,500</b> Average cost</p>

Continued ...

\* This is a sample list of services and is not intended to be all-inclusive.

\*\* Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.

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