

# Check. Choose. Go.<sup>SM</sup>

When you need care, call your primary care physician or family doctor first.

Your physician has easy access to your records, knows the bigger picture of your health and may offer same-day appointments. If seeing your physician isn't possible, it's important to know your quick-care options to find the right place for you and help avoid financial surprises. Depending on your specific need, there may even be options that save you money. Compare your choices today at [uhc.com/ccg-optum](http://uhc.com/ccg-optum).

Quick-Care Options.	Needs or Symptoms.	Average Cost.*	
<b>Benefits Advocate.</b> Your one-stop guide for navigating health care. Call <b>844-585-1466</b> . Nurses are available 24/7, 365 days a year.**	<ul style="list-style-type: none"><li>• Choosing where to get medical care.</li><li>• Finding a doctor or hospital.</li></ul>	<ul style="list-style-type: none"><li>• Health and wellness help.</li><li>• Answers to questions about medicines.</li></ul>	<b>\$0</b>
<b>Virtual Visits.</b> Anywhere, anytime care. Consult with a provider about minor health conditions, including prescription needs, by phone or video 24/7.	<ul style="list-style-type: none"><li>• Migraine</li><li>• Flu</li><li>• Fever</li></ul>	<ul style="list-style-type: none"><li>• Pink eye</li><li>• Sinus problems</li></ul>	<b>\$0</b>
<b>Convenience Care Clinic.</b> Treatment that's nearby.	<ul style="list-style-type: none"><li>• Skin rash</li><li>• Flu shot</li></ul>	<ul style="list-style-type: none"><li>• Minor injuries</li><li>• Earache</li></ul>	<b>\$90</b>
<b>Urgent Care Center.</b> Quicker, after-hours care.	<ul style="list-style-type: none"><li>• Low back pain</li><li>• Respiratory (cough, pneumonia, asthma)</li><li>• Stomach (pain, vomiting, diarrhea)</li></ul>	<ul style="list-style-type: none"><li>• Infections (skin, eye, ear/nose/throat, genital-urinary)</li><li>• Minor injuries (burns, stitches, sprains, small fractures)</li></ul>	<b>\$170</b>
<b>Emergency Room.</b> For serious, immediate needs.	<ul style="list-style-type: none"><li>• Chest pain</li><li>• Shortness of breath</li><li>• Severe asthma attack</li></ul>	<ul style="list-style-type: none"><li>• Major burns</li><li>• Severe injuries</li><li>• Kidney stones</li></ul>	<b>\$2,000</b>

## Freestanding ERs.

Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, typically bill at ER rates (or higher) and can be \$1,800 more than an urgent care center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER's ability to admit patients.

## Ask before you enter:

- Is this an urgent care center or an ER?
- Is this facility a network provider?



Learn more at [uhc.com/ccg-optum](http://uhc.com/ccg-optum).



\* Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,800 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\* Note: Benefits Advocates and other phone representatives cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your health plan.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

©2020 United HealthCare Services, Inc. (ES 20-1000)