

## QUICKER, LESS EXPENSIVE ALTERNATIVES TO THE ER

You should always go to the nearest emergency room in a life-threatening situation. But in other cases, even for urgent injuries, you have other options that can save you time and money. Unless it's a true emergency, it's always best to visit your primary care doctor's office or call the nurse advice line.

The chart below can help you decide where and when to go for care. Knowing the difference can save you money. ER visits are usually the highest cost option. Visiting a doctor or a hospital not on your insurance PPO or "in-network" list will also typically cost you more. For a complete listing of Doctors, Hospitals and Urgent Care Centers, contact the insurance company or visit their website.

Option	What It Is	What They Can Help With	Hours	Relative Cost	How to Find One
<b>24 Hour Nurse Advice Line</b>	Speak with a nurse by phone. Explain your symptoms, and the nurse will help you decide what to do next.	Assessment for the treatment of: <ul style="list-style-type: none"> <li>• Fever</li> <li>• Dizziness</li> <li>• Cuts</li> <li>• General discomfort</li> </ul>	24/7	No cost	Call the Nurse Advice Line using the number on your insurance brochure or medical ID card.
<b>Doctors Office or Clinic</b>	Dr. Office or Clinics located within your local pharmacy that treat simple medical concerns that don't need the emergency room.	<ul style="list-style-type: none"> <li>• Colds &amp; flu</li> <li>• Contraception</li> <li>• Earache</li> <li>• Diarrhea</li> <li>• Gout</li> <li>• Vomiting</li> <li>• Headache</li> <li>• Heartburn</li> <li>• Indigestion</li> <li>• Joint pain</li> <li>• Nausea</li> <li>• Pinkeye</li> <li>• Sore throat</li> <li>• Strains &amp; sprains</li> <li>• Yeast infection</li> </ul>	Hours vary	\$\$	Call your insurance company or visit their website. See your plan brochure or medical ID card for contact information.
<b>Urgent Care Centers</b>	Local clinics that treat conditions that aren't life threatening but require immediate treatment.	<ul style="list-style-type: none"> <li>• Broken bones</li> <li>• Digital X-rays</li> <li>• Drug tests</li> <li>• EKG test</li> <li>• Lab tests</li> <li>• Minor burns or injuries</li> <li>• PPD/TB skin tests</li> <li>• Pregnancy test</li> <li>• Short-term (acute) illness</li> <li>• Splints</li> <li>• Stitches</li> <li>• Sports &amp; school physicals</li> <li>• Shots &amp; vaccines</li> </ul>	Days, evenings, weekends	\$\$\$	Call your insurance company or visit their website. See your plan brochure or medical ID card for contact information.
<b>Emergency Room</b>	Full hospital service for severe symptoms that could seriously jeopardize your health or the health of another (including an unborn child).	<ul style="list-style-type: none"> <li>• Possible heart attack</li> <li>• Stroke</li> <li>• Poisoning</li> <li>• Loss of consciousness</li> <li>• Uncontrolled Bleeding</li> </ul>	24/7	\$\$\$\$\$\$	Call <b>911</b> or go to your nearest hospital.

Medical emergencies require a visit to the emergency room. If your situation is a medical emergency, call 911 or go directly to the nearest emergency care facility.

*This information is not intended as medical advice.*