

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**



TeladocSM – 800-835-2362 or Teladoc.com

You may request a consultation from a board-certified doctor any time of day, 7 days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications.

When to go*

- Cold or flu
- Bronchitis
- Respiratory infection
- Sinus problems
- Allergies
- Urinary tract infection
- Pediatric care
- Poison ivy or pink eye

17 minutes

Approximate wait time for doctor to respond

PPO \$1,000

100% Covered

PPO \$2,500

100% Covered

HDHP

100% Covered



Clinical care (your doctor's office)

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

When to go*

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

1 week or more

Approximate wait time for an appointment

PPO \$1,000

\$25 Copay

PPO \$2,500

\$25 Copay

HDHP

20% Coinsurance

\$50-\$100

Approximate cost per service



Telehealth (electronic/virtual)

Telehealth is a general term used to describe clinical services provided to patients through electronic communications, but not through a vendor.

When to go*

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

Same day or more

Approximate wait time for an appointment

PPO \$1,000

\$25 Copay

PPO \$2,500

\$25 Copay

HDHP

100% Covered

* 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.



Urgent care/walk-in clinic

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

When to go*

- Sprains and strains
- Mild asthma attacks
- Sore throats
- Minor broken bones or cuts
- Minor infections or rashes
- Earaches

Before you go

Be aware that many facilities that appear to be Urgent care/walk-in clinics are actually emergency rooms that are not connected to a hospital. While they advertise "we accept insurance," the majority of them do not participate in your network and can charge as much as (or more than) an emergency room in a hospital. Also, their costs are usually several times more than an actual urgent care facility. If you're considering visiting an urgent care facility, make sure to verify their network participation at umr.com before going.

**20-30
minutes**
Approximate
wait time

\$150 -\$200
Average cost

PPO \$1,000

\$50 Copay

PPO \$2,500

\$50 Copay

HDHP

20% Coinsurance



Emergency room (ER)

Visit the ER only if you are badly hurt or extremely ill. If you are not seriously injured or sick, you could wait hours, and your health plan may not cover non-emergency ER visits.

When to go*

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

**3-12
hours**
Approximate
wait time for
non-critical
cases

**\$1,200-
\$1,500**
Average cost

PPO \$1,000

\$100 Copay

PPO \$2,500

\$150 Copay

HDHP

20% Coinsurance

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