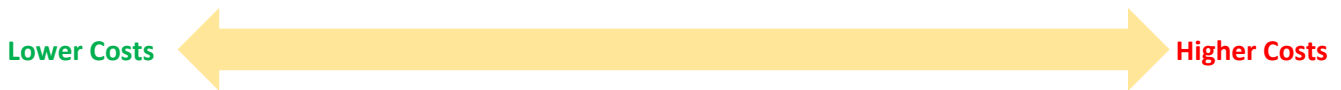


## A GUIDE FOR WHERE TO GO WHEN YOU NEED SAME DAY MEDICAL CARE\*

"Telehealth" by MD Live	Doctor's Office (in person or virtual)	Urgent Care Center	Emergency Room
<p>Access telehealth services to treat minor medical conditions. Connect with a board-certified doctor via video or phone when, where, and how it works best for you.</p> <p>Text BCBSIL to 635483, or Visit <a href="http://MDLIVE.com/BCBSIL">MDLIVE.com/BCBSIL</a> or Call (888) 676-4204.</p>	<p>Access routine or preventive care, help monitor your prescribed medications, or for a referral to see a specialist.</p>	<p>For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.</p>	<p>For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.</p> <p>"Freestanding" emergency room (ER) locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities</p>
<b>Typical Conditions Treated:</b>			
<ul style="list-style-type: none"> <li>Colds and flu</li> <li>Allergies</li> <li>Nausea</li> <li>Sinus infections</li> <li>Asthma</li> <li>Pinkeye</li> </ul>	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Sore throat</li> <li>Minor burns</li> <li>Stomachache</li> <li>Ear and sinus pain</li> <li>Physicals</li> <li>Shots</li> <li>Minor allergic reactions</li> </ul>	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Cuts that need stitches</li> <li>Abdominal pain</li> <li>Sprains or strains</li> <li>Urinary tract infection (UTI)</li> <li>Animal bites</li> <li>Back pain</li> </ul>	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Seizures</li> <li>Head or neck injuries</li> <li>Sudden or severe pain</li> <li>Fainting, dizziness, weakness</li> <li>Uncontrolled bleeding</li> <li>Problem bleeding</li> <li>Broken bones</li> </ul>
<b>Your Time:</b>			
<p>No need to leave home or work. Use of mobile device, tablet or computer for virtual visit. Average wait time – Less than 20 minutes.</p>	<p>Appointment times required. Shorter wait times than an emergency room. May offer virtual visits.</p>	<p>Walk in scheduling. No appointments taken and wait time will vary.</p>	<p>No appointments taken and wait times can be long and be up to many hours before you are seen.</p>

\*The information provided here is intended to be general information on how you can get the most out of your plan and your health care dollars. It is not intended as medical advice. You should consider all relevant factors and to consult with your treating doctor when selecting a health care professional or facility for care. During a medical emergency, go to the nearest hospital or call 911.



Telehealth by MD Live	Doctor's Office (in person or virtual)	Urgent Care Center	Emergency Room
<b>Average Allowed Charge per Visit:*</b>			
<b>\$48 per visit</b>	<b>\$197 per visit</b>	<b>\$470 per visit</b>	<b>\$2,496 per visit</b>
<b>YOUR Average Cost After Health and Welfare Fund Payment (assuming In-Network provider):</b>			
<b>\$0 Copay</b>	<b>\$30 co-insurance**</b>	<b>\$71 co-insurance**</b>	<b>\$374 co-insurance**</b>

\* Based upon the International Brotherhood of Teamsters Union Local No. 710 Health and Welfare Fund averages reported by BCBSIL.

\*\* Assumes you have met your annual deductible and not reached your annual out of pocket limit.