



## Know where to go before you need care

Are you experiencing a stomachache, a fever or maybe chest pain and unsure where to go for care? Knowing where to go can save you time and money, while getting you the kind of care you need when you need it.

Medical Need (examples only)	Destination	Hours	Costs (In-Network)
<ul style="list-style-type: none"> <li>• minor injuries/illness</li> </ul>	Your Doctor's Office (Primary Care Physician)	Vary	\$30 copay (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) 30% coinsurance (TRS-ActiveCare HD)
<ul style="list-style-type: none"> <li>• infections</li> <li>• minor injuries or pain</li> <li>• sore or strep throat</li> </ul>	Retail Clinic	Based on store hours	\$30 copay (TRS ActiveCare Primary, TRS ActiveCare Primary+ and TRS-ActiveCare 2) 30% coinsurance after deductible (TRS-ActiveCare HD)
<ul style="list-style-type: none"> <li>• allergies</li> <li>• asthma</li> <li>• blood pressure</li> <li>• fever, colds, flu</li> <li>• sprains</li> </ul>	TRS Virtual Health (through RediMD™ or Teladoc®)	24/7	\$0 (TRS ActiveCare Primary, TRS ActiveCare Primary+ and TRS-ActiveCare 2) \$30 consult fee (TRS-ActiveCare HD)
<ul style="list-style-type: none"> <li>• animal bites or rashes</li> <li>• back pain</li> <li>• cuts that need stitches</li> <li>• migraines or headaches</li> </ul>	Urgent Care Clinic	Hours vary, but generally include weekends, after-hours and holidays	\$50 copay (TRS ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) 30% coinsurance after deductible (TRS-ActiveCare HD)
<ul style="list-style-type: none"> <li>• chest pain or stroke</li> <li>• breathing problems</li> <li>• broken bones</li> <li>• heart attack</li> <li>• heart problems</li> <li>• heavy bleeding</li> <li>• sudden or severe pain</li> </ul>	Emergency Room (ER)	24/7	30% coinsurance after deductible (TRS-ActiveCare Primary) 20% coinsurance after deductible (TRS-ActiveCare Primary+) 30% coinsurance after deductible (TRS-ActiveCare HD) \$250 copay plus 20% coinsurance after deductible (TRS-ActiveCare 2)

## Your Doctor's Office

Talk to the person who knows you and your medical history best. Your Primary Care Physician is the best place to go for routine screenings, annual health exams, as well as for fever, colds, flu, sore throat, stomachaches and other types of non-emergency care. Your doctor can also decide if you need tests or additional care and help you monitor chronic health issues like asthma or diabetes.

## Retail Clinic

Walk-in retail clinics are a low-cost option for minor, non-emergency health issues when your doctor isn't available.

## TRS Virtual Health

TRS Virtual Health powered by Teladoc® and RediMD™ offers you and your covered family members a convenient alternative for treating more than 80 health conditions. Get quality health care from board-certified doctors from the comfort of home, on your lunchbreak or while traveling. Help is available 24 hours a day, 7 days a week from your computer, phone or mobile app.

## Urgent Care Center

Visit an urgent care center when it's not an emergency but you still need immediate attention. They're convenient and more affordable than ERs, and they usually have evening, weekend and holiday hours. An urgent care center is a good option when you need services like X-rays or stitches, but you're not having a life-threatening issue. As a result, you'll pay much less than you would at an ER. Some urgent care centers even offer online check-in so you can avoid sitting in the waiting room.

## Emergency Room

For life-threatening symptoms, call 911 or go to the nearest hospital ER.

## Avoid freestanding emergency rooms

Freestanding ERs are becoming much more common across the Lone Star State. They might look like urgent care centers, but they can cost A LOT more. In addition, they're typically out of network, so you may be on the hook for paying a huge bill and still not get the care you need. Not sure how to tell a freestanding ER from an urgent care center?

### Here's how to spot a freestanding ER:

1. Freestanding ERs look like urgent care centers but include "EMERGENCY" in their names.
2. Freestanding ERs are usually open 24 hours a day, seven days a week. Urgent care centers typically close at night.
3. Freestanding ERs aren't connected to a hospital.

Anytime you need health care, you'll want to be sure and use an in-network provider or facility. Need help deciding where to go?

Contact a **Personal Health Guide**, available 24 hours a day, seven days a week, by phone: **1-866-355-5999** or through the BCBSTX App. The App is available in the **Apple App Store** and **Google Play Store**.

Visit **Provider Finder**® at [www.bcbstx.com/trsactivecare/doctors-and-hospitals](http://www.bcbstx.com/trsactivecare/doctors-and-hospitals).

**Call the 24/7 Nurseline.** Staffed by registered nurses, the 24/7 Nurseline is a great resource to help you determine if you need to go to the ER or to your doctor. Call **1-833-968-1770** to speak to a health professional, anytime, day or night.

Teladoc and RediMD are independent companies that contract directly with TRS to provide telehealth services. Teladoc and RediMD do not provide Blue Cross and Blue Shield products or services and are solely responsible for their operations and contracted providers.

The 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns. For medical emergencies, call 911.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association