





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**
	<p>NurseLineSM - 800-288-2264</p> <p>You may speak by phone with a registered nurse any time of day, 7 days a week.</p> <p>When to call*</p> <ul style="list-style-type: none"> • Help choosing the right health care setting for illness or injury • Information about common health problems or injuries 	<p>20-30 seconds</p> <p>Call answered, on average</p>	<p>\$0 Copay</p>
	<p>TeladocSM - 800-835-2362 or Teladoc.com</p> <p>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.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Cold or flu • Bronchitis • Respiratory infection • Sinus problems • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye 	<p>17 minutes</p> <p>Approximate wait time for doctor to respond</p>	<p>\$0 Copay</p> <p>\$0 Coinsurance</p> <p>\$0 General medicine visit cost</p>
	<p>Retail clinic/convenient care clinic</p> <p>Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Cold or flu • Sinus or respiratory infection • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats 	<p>15 minutes or less, on average</p>	<p>\$20 Copay</p> <p>HDHP 80% after deductible fulfilled</p>
	<p>Clinical care (your doctor's office)</p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life 	<p>1 week or more</p> <p>Approximate wait time for an appointment</p>	<p>\$20 Copay</p> <p>HDHP 80% after deductible fulfilled</p>

* 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.

Type of care

Wait time

Cost**



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

\$20
Copay

HDHP
80% after deductible fulfilled



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

\$50
Copay

HDHP
80% after deductible fulfilled



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

\$250
Copay

HDHP
80% after deductible fulfilled

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