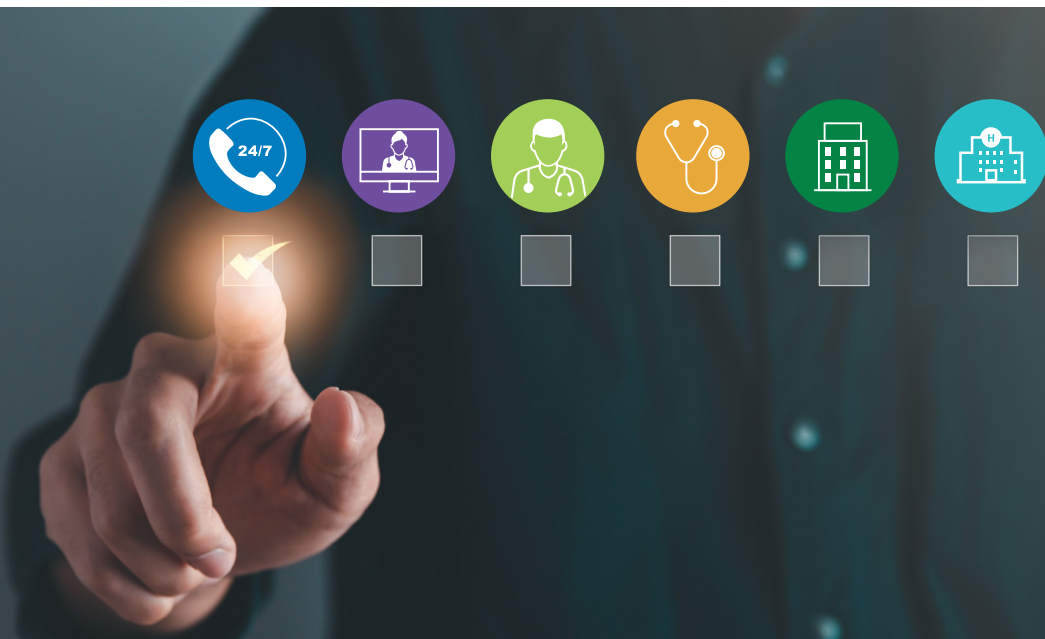




Where to Go for Care



Knowing where to go can make a big difference in the cost of your care — especially when you use in-network providers.

We make it easy to find independently contracted, in-network providers near you:

- Go to **bcbstx.com/ut** and click **Find Care**
- For personalized search results, log in or register at **bcbstx.com/ut** and search in Blue Access for MembersSM
- Call a Health Advocate at **866-882-2034**

24/7 Nurseline¹

Wonder if your heartburn needs an antacid or trip to the ER? Is your kiddo's fever 102? Confused about a health test? Talk confidentially with a registered nurse in English or Spanish — anytime. Call **800-581-0393**.

Good for: health questions and health advice

Wait time: first called, first served

Cost: none



Virtual Visits

Got an itchy rash? Sinuses stopped up? Fighting a fever? Talk with a doctor — 24/7. You may want to contact your doctor's office to find out if they offer telehealth consultations. If not, Virtual Visits for non-emergency health care needs are available 24/7 at no cost to you

through MDLIVE[®].² Call **888-680-8646** or go to **MDLIVE.com/bcbstx**.

Good for: colds, flu, diarrhea, minor injuries

Wait time: short

Cost: in network \$, MDLIVE: none²



1. 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

2. MDLIVE requires credit card information to verify eligibility and for missed, cancelled or rescheduled behavioral health appointments. A fee is only charged for cancelled and rescheduled behavioral health appointments with less than 24 hours' notice, or for missed behavioral health appointments. The fee is an out-of-pocket expense and is not covered by your plan.

Doctor

Is your blood pressure high? Are allergies making you miserable? Can't sleep? Your go-to provider is a good place to start. Some even offer telemedicine. If you need a specialist, your doctor will tell you.

Good for: health exams, shots, cough, sore throat

Wait time: check with office

Cost: in network \$ out of network \$\$



Retail Health Clinic

Need a flu shot? Feel queasy? Have an earache or rash? Many grocery stores and pharmacies have on-site medical clinics. Some may even see patients evenings, weekends and holidays. For details about available employee and nursing clinics, please see the individual city links under

"UT Health Network" in the navigation menu at utsystem.edu/offices/employee-benefits/insurance/ut-health-network

Good for: headache, stomach ache, sinus pain

Wait time: check with clinic

Cost: in network \$ out of network \$\$



Urgent Care Center

Sprain your ankle? Have a monster migraine? Can't stop coughing? These centers offer non-emergency care when your doctor's office isn't open evenings, weekends or holidays. Some may offer online booking.

Good for: back pain, vomiting, animal bite, asthma

Wait time: often less than ER

Cost: in network \$\$ out of network \$\$\$



Hospital ER

Worried you may be having a heart attack? Did you black out after a nasty fall? ER doctors and staff treat serious and life-threatening health issues 24/7.

Good for: chest pain, bleeding, broken bones

Wait time: varies

Cost: \$\$\$\$



Know the Difference: Freestanding ER vs. Urgent Care Center

Freestanding ERs look a lot like urgent care centers, but may not be affiliated with an in-network hospital. That means you could end up with a hefty bill (or several bills). You might even be sent to a hospital ER for care! Here are ways to spot a freestanding ER:

1. Look for "Emergency" on the building exterior.
2. Check the hours. If it's open 24/7, it's a freestanding ER. Urgent care centers close at night.
3. Confirm it's not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

Note: Many health care providers offer telehealth appointments. Ask your preferred provider if they do and if it is appropriate for your condition(s).

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

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Examples given for each care scenario are not intended as an exhaustive list. You may seek care and be treated for other conditions or illnesses other than those cited as examples.

Information provided in this flier is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on your member ID card.