

The RIGHT Health Care Makes a Big Difference

Be Aware

- Employers pay monthly premiums to provide health benefits to employees, and you share the cost of these premiums.
- Each year, when medical plans are renewed, health insurers compare what they spent on health care to the amount they received in premiums for the previous year.
- If the amount spent on health care exceeds the amount received in premiums, the insurer raises premium costs for the upcoming year. Premium costs may also rise as a result of projected spending on new health technologies or prescription drugs.

Make a Difference

- Making sure you get the **right** health care saves you money when paying copays/coinsurance.
- When you get the **right** healthcare, it helps keep health plan premiums lower, which helps keep health plans affordable and sustainable for your employer, and enables them to offer better benefits.

Get the RIGHT Health Care: Telemedicine vs. Doctor Visit vs. Urgent Care vs. Emergency Room

Please note these guidelines are not all-inclusive; for questions, seek advice from medical professionals such as a doctor or a nurse line.

Illness/Injury Examples	Telemedicine	Doctor Visit	Urgent Care	ER
You Pay (member copay/coinsurance per visit)	\$0	\$20	\$25 + 20%	\$100 + 20%
Plan Pays (average cost per visit)	\$45	\$150	\$450	\$2,500
Allergic reactions (severe)				✓
Allergic reactions (rash)	✓	✓	✓	
Asthma (severe)				✓
Broken bones				✓
Bronchitis	✓	✓	✓	
Burns (minor)	✓	✓	✓	
Chest pain (severe)				✓
Conjunctivitis	✓	✓	✓	
Constipation (with severe pain)		✓	✓	✓
Cold or flu	✓	✓	✓	
Cuts (minor and home treatment doesn't work)			✓	
Cuts (bleeding won't stop, long or deep, puncture wound)				✓
Dehydration				✓
Earache	✓	✓	✓	
Fever	✓	✓	✓	
Headache (mild)	✓	✓	✓	
Mental health concerns		✓		
Rashes	✓	✓	✓	
Seizure or loss of consciousness				✓
Severe pain				✓
Sore throat	✓	✓	✓	
Stroke symptoms				✓
Urinary tract infections	✓	✓	✓	
Vomiting and diarrhea	✓	✓	✓	
Warts	✓	✓	✓	
Wellness visits/physical exams/sports physicals/immunizations		✓		