





CHOOSING THE RIGHT CARE OPTION

Need care when your primary care provider (PCP) isn't available? You have options.

When considering where to go for care, think about the type of service each participating network provider delivers and your cost and time needs. If you think you are having a medical emergency, call 911 or go to the nearest ER.

	Typical out-of-pocket costs*	Common Symptoms
 <p>Telemedicine services</p> <p>Real-time virtual visits with Doctor on Demand providers via smartphone, tablet or computer</p>	<p>\$</p> <p>Your PCP-level cost sharing*</p>	<ul style="list-style-type: none"> • Coughs/colds • Flu • Sinus and allergies • Sports injuries • Rashes and skin issues
 <p>Convenience Care/ Retail Clinic</p> <p>Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside CVS pharmacy)</p>	<p>\$</p> <p>You'll typically pay a copayment to a participating network clinic*</p>	<ul style="list-style-type: none"> • Minor cuts and skin conditions • Common infections (e.g., strep throat, eye/ear infections) • Flu shots
 <p>Urgent Care Center</p> <p>Walk-in clinic for non-life threatening injury or illness</p>	<p>\$\$</p> <p>You'll typically pay a copayment for urgent care, sometimes higher than an office visit*</p>	<ul style="list-style-type: none"> • Sprains and strains • Minor broken bones • Minor burns • Minor infections
 <p>Emergency Room (ER)</p> <p>Part of a local hospital</p> <p><i>If you think you are having a medical emergency, call 911 or go to the nearest ER</i></p>	<p>\$\$\$</p> <p>You'll typically pay a higher copayment than an office visit or retail or urgent clinic*</p>	<ul style="list-style-type: none"> • Chest pain, sudden weakness or trouble talking • Severe injury • Major burns • Major broken bones
<p>* What you pay out-of-pocket depends on your specific medical plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your Schedule of Benefits and Coverage and Summary Plan Description for your specific benefit, copayment, and/or deductible information.</p>		

the right care



Have questions? Contact HPI Customer Service at the phone number or website listed on the back of your member ID card.