

Retirees age 65
and over



Effective September 1, 2010

Retail Health Clinics, Urgent Care Clinics, Emergency Rooms, and the 24/7 Nurseline Knowing your options can help you save time and money

Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain. At other times, it is not clear. Where do you go when the doctor's office is closed? You have options for receiving treatment.

Care Option	Hours	Description	Cost for Retirees with Medicare Primary (Parts A&B) for services covered by Medicare	Cost for Grandfathered Retirees, Dependents with Out-of-Area Benefits (under Age 65 without Medicare), or When Services are Not Covered by Medicare
Retail Health Clinic	Similar to retail store hours	Walk-in clinics are often located in stores and pharmacies to provide treatment for minor medical problems like ear infections, bronchitis, and some vaccinations.	*Medicare will pay 80%; HealthSelect will coordinate paying secondary, after HealthSelect and Medicare deductibles are met.	*HealthSelect pays 70%, you pay 30%, after HealthSelect and Medicare deductibles are met.
Urgent Care Clinic	Generally include evenings, weekends	Urgent Care Clinics provide care when your doctor is not available, and you don't have a true emergency; for example, sprained ankle, fever, and minor cuts and injuries.	*Medicare will pay 80%; HealthSelect will coordinate paying secondary, after HealthSelect and Medicare deductibles are met.	*HealthSelect pays 70%, you pay 30%, after HealthSelect and Medicare deductibles are met.
Emergency Room (ER)	24/7	An emergency means you could die, lose the use of a limb or organ, or otherwise place your health in serious jeopardy if you do not get care quickly.	Medicare will pay 80%; HealthSelect will coordinate paying secondary, after HealthSelect and Medicare deductibles are met.	HealthSelect pays 70%, you pay 30%, after HealthSelect and Medicare deductibles are met.

* These are your costs when you receive covered services at ParPlan Retail Health Clinics and Urgent Care Clinics. If you go to a non-ParPlan provider, you will pay more. Examples of Retail Health Clinics include MinuteClinic (in CVS), RediClinic (in H-E-B), and Take Care Clinic (in Walgreens). Examples of Urgent Care Clinics include CareNow, NextCare, ProMed, and Texas MedClinic, to name a few.

To find ParPlan providers, use the Provider Finder[®] under the Doctors and Hospitals tab at www.bcbstx.com/hs.

If you are unsure about where to go, call the 24/7 Nurseline.

(888) 334-9473

The Nurseline can help you decide if a situation is an emergency and advise you on what to do next. As a HealthSelect participant, you and your covered family members are already eligible for this service.



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