

All Active
Employees



Retirees
under age 65

Your Health
Your Plan
HealthSelectSM
Benefit Highlights

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, and you do not need a referral from your primary care physician (PCP).

Care Option	Hours	Cost	Description
Retail Health Clinic	Similar to retail store hours	\$25 copay* (plus coinsurance, if applicable)	Walk-in clinics are often located in stores and pharmacies to provide treatment for minor medical problems like ear infections, bronchitis, and some vaccinations.
Urgent Care Clinic	Generally include evenings, weekends	\$50 copay* (plus coinsurance, if applicable)	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.
Emergency Room (ER)	24/7	\$150 copay plus coinsurance	An emergency means you could die, lose the use of a limb or organ, or otherwise place your health in serious jeopardy if you don't get care quickly.



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.

All covered benefits are paid based on the BCBSTX allowable amount.

If you visit a network After Hours Clinic and are treated by your PCP (on file with HealthSelect) or your PCP's designated backup, your copay will be \$25. If the After Hours Clinic is not in the HealthSelect network, or you are treated by someone other than your PCP or PCP's backup, you will pay more.

* These copays are for services provided by network Retail Health Clinics and Urgent Care Clinics. If you visit a Retail Health or Urgent Care Clinic that is not in the HealthSelect network, you will receive non-network benefits and 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 providers in your network, use the Provider Finder[®] under the Doctors and Hospitals tab at www.bcbstx.com/hs.



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