



what you need  
to treat a cold



what you might pay for at the E.R.

When someone in your health plan visits the E.R. for non-emergency care, we all pay more – in higher insurance premiums, copayments and deductibles. In an emergency you shouldn't hesitate to go to the E.R., but if your condition isn't an emergency, check with your doctor first. Visit [www.bcbstx.com](http://www.bcbstx.com) for more information about keeping health care affordable.



**TRS-ActiveCare**  
TEACHER RETIREMENT SYSTEM OF TEXAS



**BlueCross BlueShield  
of Texas**