



what you need  
to treat a cold



what you might pay  
for at the E.R.

**Pay for the cold relief, not for everything else.** When someone in your health plan visits the E.R. for non-emergency care, we all pay more. Unnecessary hospital visits raise 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.

**For more information about keeping health care affordable visit [www.bcbstx.com](http://www.bcbstx.com).**



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

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**BlueCross BlueShield  
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