



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. Having an ongoing relationship with a primary care physician can help keep you healthy and help control the rising cost of health care.

Visit www.bcbstx.com for more information about keeping health care affordable.



TRS-ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS



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