Where you go for health matters!
Choose carefully to avoid spending extra money and time. We recommend going to your family doctor (primary care physician) first if possible, so your doctor can track your medical history.

Cost:

<table>
<thead>
<tr>
<th>Your options:</th>
<th>Cost:</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/7 Nurseline¹</td>
<td>$</td>
</tr>
<tr>
<td>Family Doctor</td>
<td>$30</td>
</tr>
<tr>
<td>Retail Clinic</td>
<td>$30</td>
</tr>
<tr>
<td>Virtual Visits² powered by MDLIVE®</td>
<td>$30</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>$65</td>
</tr>
<tr>
<td>Hospital ER</td>
<td>$30+</td>
</tr>
<tr>
<td>Freestanding ER</td>
<td>$30+</td>
</tr>
</tbody>
</table>

Use it for:
- Health care answers from a registered nurse
- Sick visits, exams, non-emergency care and health screenings
- Sick visits, exams, screenings, non-urgent care when your doctor is not available
- Virtual care from a doctor; including Rx 24/7
- Urgent, but not life-threatening care
- Serious or life-threatening care
- Serious or life-threatening care, except for trauma

Examples of health issues or services:
- A registered nurse can help you decide where to go for care when you or a family member have a health concern
- Provided at no additional cost
- Available 24/7
- Fever, cold and flu
- Sore throat
- Minor burns
- Stomach ache
- Ear or sinus pain
- Physicals
- Shots
- Minor allergic reactions
- Back pain
- Urinary tract infection
- Cold and flu
- Sore throat
- Infections
- Minor injuries or pain
- Shots
- Allergies
- Allergies
- Cold
- Nausea
- Sinus infections
- Asthma
- Pinkeye
- Migraines
- Stitches
- Stomach ache
- Sprains or strains
- Urinary tract infection
- Animal bites
- Back pain
- Chest pain, stroke
- Seizures
- Head or neck injuries
- Sudden or severe pain
- Fainting, dizziness, weakness
- Uncontrolled bleeding
- Breathing problems
- Broken bones
- Major injuries (except for trauma)³
- Do not offer cardiac services requiring catheterization⁵
- Do not always accept ambulances
- May be out-of-network

You pay:
- $0
- $30
- $30
- $30
- $65
- Average cost: $2,300 (Includes $300 copay $350 deductible and 20% of total bill)⁴
- Average cost: $2,300+ (Includes $300 copay $350 deductible and 20% of total bill)⁶

Need to find an in-network provider or facility? Call the Partner Care Team at 866-432-7289, available from 8 a.m. to 5 p.m. M-F, or go to bcbstx.com/heb.
Spanish speakers are available. If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

your health matters
A freestanding emergency room (ER) may look like an urgent care center, but often charges MORE than a traditional ER even though it is not attached to a hospital. This may cause you to end up with a much higher bill than you expected. Freestanding ERs may be found close to residential neighborhoods and in strip malls.

Freestanding ERs:
• Have the word EMERGENCY or ER in the name
• Are not physically attached to a hospital and may look like an urgent care center
• Are staffed by board-certified ER doctors and are subject to the same ER out-of-pocket costs which may include a copay, coinsurance and applicable deductible
• If unsure, ask the receptionist if they bill as “emergency care” or “urgent care”

Would you pay up to 10 times more for the same pair of shoes just because of the store location?

Why is your health care any different?

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The Real Costs (an example):
A patient with back pain chooses between an urgent care center and a freestanding ER to receive in-network care.

<table>
<thead>
<tr>
<th>Service Description</th>
<th>H-E-B’s Average Freestanding ER Charges</th>
<th>VS.</th>
<th>H-E-B’s Average Urgent Care Center Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility Charge - Level 3</td>
<td>$895</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Pulse Ox, Single (blood oxygen test)</td>
<td>$53</td>
<td></td>
<td>$0 (included in physician charge)</td>
</tr>
<tr>
<td>Prescription Drugs (Toradol® 15mg)</td>
<td>$96</td>
<td></td>
<td>$40</td>
</tr>
<tr>
<td>Intramuscular Injection (IMSQ) (drug injection into the muscles)</td>
<td>$83</td>
<td></td>
<td>$28</td>
</tr>
<tr>
<td>Physician Evaluation and Management</td>
<td>$298</td>
<td></td>
<td>$150</td>
</tr>
<tr>
<td>TOTAL BILLED CHARGES</td>
<td>$1,425</td>
<td></td>
<td>$218</td>
</tr>
<tr>
<td>Amount Provider is Allowed</td>
<td>$1,196</td>
<td></td>
<td>$125</td>
</tr>
<tr>
<td>Amount H-E-B Pays</td>
<td>$437</td>
<td></td>
<td>$60</td>
</tr>
<tr>
<td>$759 ER Copay, Plan Deductible and Coinsurance*</td>
<td>Amount Partner Pays $65 Copay**</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Freestanding ER patient paid amount includes $300 copay, $350 deductible and 20 percent coinsurance.
** Health plan paid $60 of urgent care charges.