

KNOW WHERE TO GO WHEN YOU NEED CARE

Whether you have a minor, urgent or potentially life-threatening issue, going to the right place helps you get the care you need and save money. In-network labs, imaging centers and surgical centers have the same quality care at a lower cost than the hospital. Talk to your provider about alternative locations for your procedures.

Is your medical issue **minor, urgent or potentially life-threatening?**

MINOR CONDITIONS



TR Virtual Health

Board-certified doctors with Teladoc® and RediMD™ offer options to treat more than 80 health conditions. Get help 24/7 from your computer, phone or mobile apps for conditions like:

- allergies
- asthma
- blood pressure
- fever, cold or flu

TOTAL COST: 

POTENTIALLY LIFE-THREATENING CONDITIONS



Emergency Room

For emergencies, call 911, or go to your nearest ER. Symptoms that need a visit to the ER may include:

- chest pain
- heart attack
- heavy bleeding
- stroke
- sudden or severe pain
- trouble breathing

TOTAL COST:    



Your Primary Care Provider

Schedule an appointment with your PCP for:

- annual wellness exams (no added cost)
- injuries or illness
- routine screenings (no added cost)

Your PCP will refer you to a specialist when needed.

TOTAL COST: 



Retail Clinic

Retail clinics are in stores and pharmacies. They're a low-cost option for minor, non-emergency health issues when you can't see your provider. Visit a retail clinic for things like:

- fever, cold or flu
- infections
- migraines
- sore or strep throat

TOTAL COST:  

URGENT CONDITIONS



Urgent Care

Go to an urgent care clinic when it's not an emergency, but you still need immediate attention. They're convenient and more affordable than hospital emergency rooms, with evening, weekend and holiday hours for things like:

- cuts that need stitches
- minor burns
- sprains
- cold/flu/fever
- migraines
- sore throat

TOTAL COST:   

Avoid Freestanding ERs

Freestanding ERs are common across the Lone Star State, but what you don't know about them could hurt you and your wallet.

Top 3 reasons to beware of them:

- 1. High costs!** Many freestanding ERs are out of network and have misleading prices. You may end up with a surprisingly high bill for unnecessary care.
- 2. Lack of quality care!** Since freestanding ERs aren't attached to hospitals, they may not be able to give you the care you need.
- 3. Delayed care!** If a freestanding ER can't provide true emergency care, you might have to be transferred to a hospital and that will cost you time and money.

Here's how to spot a freestanding ER:

- 1. They look like urgent care centers** but include "EMERGENCY" in the name.
- 2. They're usually open 24 hours a day**, seven days a week. Urgent care centers typically close at night.
- 3. They're not connected to a hospital.**

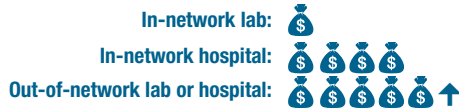
Going to the right place ensures you get the care you need and helps you save money.



Independent Laboratories

Choose an in-network independent lab for routine lab work and comprehensive blood panels.

Lab work at an in-network hospital can cost nearly five times more than at an independent lab and even more at an out-of-network lab or hospital.



How to find an in-network independent lab:

- Go to www.bcbstx.com/trsactivecare and log in or register for **Blue Access for MembersSM**.
- Click on **Find Care** and then on **Find a Doctor or Hospital**.
- Search by **Laboratory**.

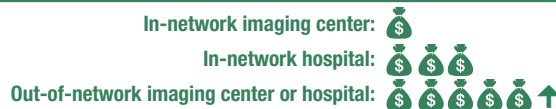


Imaging Center

You have options for X-rays, CT scans and MRIs. An in-network imaging center can save you money.

One study showed an MRI can cost:

- 3x more at an in-network hospital
- 5x more at an out-of-network imaging center or hospital



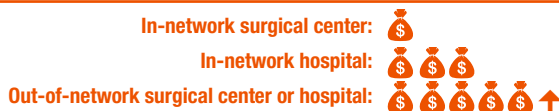
How to find an in-network imaging center:

- Go to www.bcbstx.com/trsactivecare and log in or register for **BAM**.
- Click on **Find Care** and then on **Find a Doctor or Hospital**.
- Search by **Imaging**.



Surgical Centers

If you need surgery, surgical centers offer the same quality care as hospitals at a lower price. Talk with your doctor about surgical center options.



How to find an in-network offsite surgical center:

- Go to www.bcbstx.com/trsactivecare and log in or register for **BAM**.
- Click on **Find Care** and then on **Find a Doctor or Hospital**.
- Search by **Ambulatory Surgical Center**.

Need help deciding where to go for care?

Call the 24/7 Nurseline. Staffed by registered nurses, the 24/7 Nurseline is a great resource to help you determine whether to go to the ER or find another option for care. Call **1-833-968-1770** to speak to a health professional, anytime, day or night.

Personal Health Guides help you find care. They're here for you 24/7. Call **1-866-355-5999** or chat in the BCBSTX App. You can also go to www.bcbstx.com/trsactivecare to learn about your care options.

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