

# TRS-ActiveCare WHERE TO GO FOR CARE



## Know where to go before you need care

Are you having a stomach ache, a fever or maybe chest pain and unsure where to go for care? Knowing where to go can save time and money, and get you the kind of care you need, when you need it.

Medical Need (examples only)	Destination	Hours	Costs (In-Network)
<ul style="list-style-type: none"> <li>allergies</li> <li>asthma</li> <li>blood pressure</li> <li>fever, colds, flu</li> <li>sprains</li> </ul>	TRS Virtual Health (through RediMD™ or Teladoc®)	24/7	<b>RediMD:</b> \$0* (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) \$30 consult fee* (TRS-ActiveCare HD) <b>Teladoc:</b> \$12* (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) \$42 consult fee* (TRS-ActiveCare HD) Total Cost: 💰
<ul style="list-style-type: none"> <li>minor injuries/illness</li> </ul>	Your Doctor's Office (Primary Care Provider)	Vary	\$30 copay (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) 30% coinsurance after deductible (TRS-ActiveCare HD) Total Cost: 💰
<ul style="list-style-type: none"> <li>infections</li> <li>minor injuries or pain</li> <li>sore or strep throat</li> </ul>	Retail Clinic	Based on store hours	\$30 copay (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) 30% coinsurance after deductible (TRS-ActiveCare HD) Total Cost: 💰💰
<ul style="list-style-type: none"> <li>animal bites or rashes</li> <li>back pain, migraines or headaches</li> <li>cuts that need stitches</li> </ul>	Urgent Care Clinic	Hours vary, but generally include weekends, after-hours and holidays	\$50 copay (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2) 30% coinsurance after deductible (TRS-ActiveCare HD) Total Cost: 💰💰💰
<ul style="list-style-type: none"> <li>chest pain or stroke</li> <li>breathing problems</li> <li>broken bones</li> <li>heart attack</li> <li>heart problems</li> <li>heavy bleeding</li> <li>sudden or severe pain</li> </ul>	Emergency Room (ER)	24/7	30% coinsurance after deductible (TRS-ActiveCare Primary) 20% coinsurance after deductible (TRS-ActiveCare Primary+) 30% coinsurance after deductible (TRS-ActiveCare HD) \$250 copay plus 20% coinsurance after deductible (TRS-ActiveCare 2) Total Cost: 💰💰💰💰

\*\$0 copay for participants and covered family members on the TRS-ActiveCare Primary, TRS-ActiveCare Primary+, and TRS-ActiveCare 2 plans through RediMD. For participants with TRS-ActiveCare HD, medical telehealth visits through RediMD apply to the deductible. Once the deductible is met, the plan pays 70% of the Medical Consult Fee of \$30. Participant would pay 30% after deductible. \$12 copay for participants and covered family members on the TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 plans through Teladoc. \$42 medical consult fee for TRS-ActiveCare HD participants through Teladoc. Immediate family members who don't have a TRS-ActiveCare health plan can also use TRS Virtual Health at a fixed rate. RediMD = \$35/visit; Teladoc = \$55/visit



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## TRS Virtual Health

TRS Virtual Health powered by Teladoc® and RediMD™ offers you and your covered family members a convenient alternative for treating more than 80 health conditions. Get quality health care from board-certified doctors from the comfort of home, on your lunch break or while traveling. Help is available 24 hours a day, 7 days a week from your computer, phone or mobile app.

## Your Doctor's Office

Talk to the person who knows you and your medical history best. Your Primary Care Provider (PCP) is the best place to go for routine screenings, annual health exams, fever, colds, flu, sore throat, stomach aches and other types of non-emergency care. Your PCP can also decide if you need tests or additional care and help you monitor chronic health issues like asthma or diabetes.

## Retail Clinic

Walk-in retail clinics are a low-cost option for minor, non-emergency health issues when your doctor isn't available.

## Urgent Care Center

Visit an urgent care center when it's not an emergency but you still need immediate attention. They're convenient and more affordable than ERs, and they usually have evening, weekend and holiday hours. An urgent care center is a good option when you need services like X-rays or stitches, but you're not having a life-threatening issue. You'll pay much less than you would at an ER. Some urgent care centers even offer online check-in so you can avoid sitting in the waiting room.

## Emergency Room

For life-threatening symptoms, call 911 or go to the nearest hospital ER.

## Avoid freestanding emergency rooms

Freestanding ERs are becoming much more common across the Lone Star State. They might look like urgent care centers, but they can cost A LOT more. They're typically out of network, so you may be on the hook for paying a huge bill and still not get the care you need. Not sure how to tell a freestanding ER from an urgent care center?

## Here's how to spot a freestanding ER:

1. They look like urgent care centers but include "EMERGENCY" in their names.
2. They're usually open 24 hours a day, seven days a week. Urgent care centers typically close at night.
3. They aren't connected to a hospital.

Anytime you need health care, be sure to use an in-network provider or facility. Need help deciding where to go?

Contact a **Personal Health Guide**, available 24 hours a day, seven days a week, by phone: **1-866-355-5999** or through the BCBSTX App. The app is available in the **Apple App Store** and **Google Play Store**.

Visit **Provider Finder**® at [www.bcbstx.com/trsactivecare/doctors-and-hospitals](http://www.bcbstx.com/trsactivecare/doctors-and-hospitals).

**Call the 24/7 Nurseline.** Registered nurses can help you determine if you need to go to the ER or to your doctor. Call **1-833-968-1770** to talk to a nurse, anytime, day or night.

Teladoc and RediMD are independent companies that contract directly with TRS to provide telehealth services. Teladoc and RediMD do not provide Blue Cross and Blue Shield products or services and are solely responsible for their operations and contracted providers.

The 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns. For medical emergencies, call 911.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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