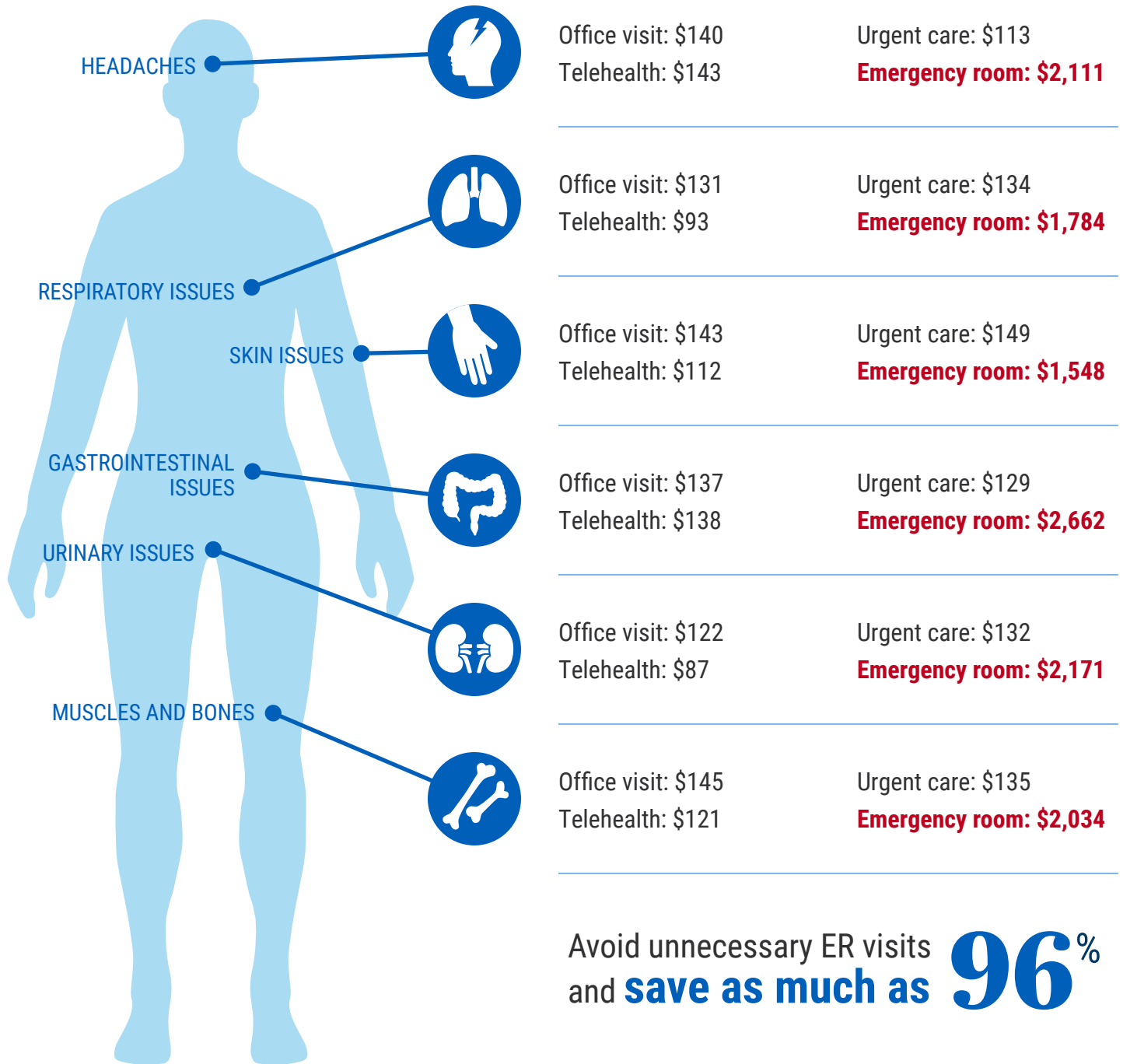


Know Before You Go: Right Place, Right Care

The emergency room can save your life if you're seriously sick or injured. But for less severe health issues, you may get **faster and less expensive** treatment elsewhere. Instead, call your primary care doctor or seek care at an urgent care center.



Avoid unnecessary ER visits and **save as much as 96%**

Cost analysis: January through December 2025
The costs shown are averages; these may not reflect your actual savings.



Primary Care Doctor

Costs vary, but expenses incurred at your doctor's office are much lower than ER costs.

- + Costs can vary but are usually low
- + Visits can be in person
- Doctor available by appointment only

When to go

- Cold/flu
- Earache or sore throat
- Fever
- Sprains and strains
- Respiratory infection



Telehealth

When you have a non-emergent health condition, telehealth lets you interact with a board-certified doctor on your phone, tablet or computer.

- + Usually available 24/7 with very little wait time
- + Don't need to leave your home or office
- Not suited to treat some types of symptoms

When to go

- Cold/flu
- Fever
- Rash
- Sinus or ear infection
- Pink eye
- Respiratory infection



Urgent Care

Costs vary, but expenses incurred at the urgent care clinic are lower than ER costs.

- + May be more readily available than a doctor's office
- + Visits can be in person or through telehealth
- Long wait times can occur

When to go

- Sprains and strains
- Minor broken bones
- Minor cuts, scrapes or burns
- Flu and fever (below 104°)
- Earache or sore throat



Emergency Room

ER costs are higher than those incurred at doctor's office and urgent care clinic.

- + Provides care 24 hours a day, seven days a week
- + Prepared to provide for complex or critical needs
- Long wait times are common
- Costs are high

When to go

- Severe or life-threatening symptoms
- Severe head injury or broken bones
- Chest pain or shortness of breath
- Excessive bleeding or extreme pain
- Sudden blurred or lost vision