

WHERE TO GO FOR CARE

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Sometimes it's easy to know where you should go for care. At other times, it's less clear. Use the chart below to help you figure out when to use each type of care.

You usually pay less for your family's healthcare when you use in-network providers.

IF YOU ARE ENROLLED IN UMR: Search for in-network providers in your area by visiting umr.com or by calling the customer service number on the back of your member ID card.

IF YOU ARE ENROLLED IN SUREST: Search for in-network providers in your area by visiting benefits.surest.com, view on the Surest app, or call the customer service number on the back of your member ID card.

As long as you are not facing a medical emergency, remember you have a 24/7 virtual care line available to you. Virtual care is a great resource to possibly help diagnose symptoms and determine where you need to go for follow-up care.

Virtual visits



- Available 24/7
- Access to care for non emergency medical issues
- Online
 - UMR: teladoc.com or call 800.TELADOC. Also available through the Teladoc mobile app
 - Surest: benefits.surest.com or with the Surest mobile app
- Average wait is less than 10 minutes

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Doctor's office



- Generally the best place to go for non-emergency care
- Best knowledge of your medical history
- Average wait time is 24 minutes

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Retail health clinic



- Usually lower out-of-pocket cost than urgent care
- Access to care for minor medical issues
- Often located in stores and pharmacies to provide convenient and low-cost treatment

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Urgent care provider



- Typically open evenings, weekends and holidays
- Often used when your doctor's office is closed and there is no true emergency
- Average wait time is 11-20 minutes

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Hospital emergency room (ER)



- Open 24/7
- Average wait time is four hours
- If you receive care from an out-of-network provider, even if you are at an in-network hospital, you may have to pay more
- Multiple bills for services such as doctor(s) and facility

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Deciding where to go

	Virtual visits	Doctor's office	Retail health clinic	Urgent care center
Who usually provides care	Primary care pediatrics, family and emergency medicine doctors	Primary care doctor	Physician assistant or nurse practitioner	Internal medicine, family practice and pediatric
Sprains and strains		✓	✓	✓
Animal bites		✓	✓	✓
X-rays				
Stitches				
Mild asthma	✓	✓	✓	✓
Minor headaches		✓	✓	✓
Back pain		✓	✓	✓
Nausea, vomiting, and diarrhea	✓	✓	✓	✓
Minor allergic reactions	✓	✓	✓	✓
Coughs and sore throat	✓	✓	✓	✓
Bumps, cuts, and scrapes	✓	✓	✓	✓
Rashes and minor burns	✓	✓	✓	✓
Minor fevers and colds	✓	✓	✓	✓
Ear or sinus pain	✓	✓	✓	✓
Burning with urination	✓	✓	✓	✓
Eye swelling, irritation, redness, or pain	✓	✓	✓	✓
Vaccinations		✓	✓	✓

When to go to the hospital ER

CARE PROVIDED BY: ER DOCTORS, INTERNAL MEDICINE, AND SPECIALISTS

- Any life-threatening or disabling conditions
- Sudden or unexplained loss of consciousness
- Major injuries
- Chest pain; numbness in the face, arm, or leg; difficulty speaking
- Severe shortness of breath
- High fever with stiff neck, mental confusion, or difficulty breathing
- Coughing up or vomiting blood
- Cut or wound that won't stop bleeding
- Possible broken bones

Please refer to the plan's Summary Plan Descriptions (SPDs) for further detail.