

Choose the best source for your care



Different health problems require different levels of care. This guide can help you make the right decisions about where to receive treatment so you can get prompt attention, reduce wait times, and even save money.

Family doctor/Primary care provider (PCP)

Call your PCP first when you are sick or injured and it is not an urgent matter. Your PCP:

- Has an existing relationship with you and knows your medical history.
- Can quickly diagnose and start treatment.
- Can help you decide what steps to take if you need to see a specialist or visit a hospital.

Capital Blue Cross VirtualCare¹

See a doctor anytime, anywhere in the U.S. using your phone, tablet, or computer. VirtualCare doctors can diagnose common illnesses and send prescriptions straight to your pharmacy. Behavioral health services and counseling are available, too.

VirtualCare:

- Can be less costly than a trip to an urgent care center or the emergency department.
- Offers immediate access to care if your doctor's office and nearby urgent care centers are closed.
- Is a great way to get care if the weather is bad or you are traveling.

Download the Capital Blue Cross app or visit [CapBlueCross.com/VirtualCare](https://www.CapBlueCross.com/VirtualCare) to set up your account.

Urgent care center

If you need same-day care and you can't see your provider, an urgent care center may be a good option. No appointments are necessary and some have on-site pharmacies. Many urgent care centers can take X-rays, stitch wounds, and care for other minor injuries and ailments, such as:

- Colds and flu.
- Earaches.
- Minor burns.
- Minor skin rashes.
- Small cuts.
- Sprains and strains.

Emergency department (ED)

Use the ED for serious or life-threatening problems that need immediate attention, such as:

- Chest pain.
- Breathing trouble.
- Severe dizziness or confusion.
- Seizures.
- Heavy bleeding.
- Large open wounds.
- Severe vomiting.
- Poisoning.

If your problem is serious, call 911 or go straight to the emergency department.

Your choice on where to get care can save you money

Copays and deductibles may apply to healthcare services you receive. Generally, costs are lowest for office visits and are highest for emergency department care. Refer to your Benefit Booklet/Certificate of Coverage for cost share details.

Smart decisions save money | The average estimated cost for an office visit is about \$288 compared to nearly \$1,100 for an emergency department visit.²

Stay in-network and save

Using in-network providers can save you money. If you use an out-of-network provider, your plan may not cover the cost or you could pay more.

Our MyCare Finder tool makes it easy to find an in-network provider. Just log in to your secure account at [CapBlueCross.com/finder](https://www.CapBlueCross.com/finder) to get started.

Healthwise® Knowledgebase

Our free library of health information and interactive tools can help you determine when and where to seek care. Log in to your secure account at [CapitalBlueCross.com](https://www.CapitalBlueCross.com) and choose the *Wellness* tab and *Health and Wellness Info* from the drop-down menu. Type a word or short phrase in to the search box to find information about a specific condition or health-related question.

[CapitalBlueCross.com](https://www.CapitalBlueCross.com)



¹On behalf of Capital Blue Cross, American Well Corp. provides this online healthcare tool. American Well is an independent company.

²Based on Capital Blue Cross 2019-2020 claims data.

Important notice for fully insured individual and employer group plans in Pennsylvania: Advertised health insurance policies or programs may not cover all your healthcare expenses. Read your contract or benefit booklet (certificate of coverage) carefully to determine which healthcare services are covered. Questions? Please call 800.962.2242 or the number on the back of your ID card (TTY: 711).

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