


KNOW WHERE TO GO WHEN YOU NEED CARE

Whether you have a minor, urgent or life-threatening issue, going to the right place helps you get the care you need and save money. Just because a provider accepts Blue Cross and Blue Shield of Texas doesn't always mean they're in network for your plan. Make sure to ask if the facility is in network and if they're an urgent care center or a freestanding emergency room.

MINOR CONDITIONS



TRS Virtual Health

Get convenient, quality health care from wherever you are with TRS Virtual Health powered by Teladoc® and RediMD™, 24/7 from your computer or phone. Find care for things like:

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

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 and are an excellent 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

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: 💰💰💰💰

Avoid Freestanding ERs

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


Top 3 reasons to beware of freestanding ERs:

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. **Limited care options!** Because freestanding ERs are not attached to hospitals, they may not be able to give you the care you need.
3. **Delayed care!** If you need emergency surgery or hospital admission, transferring to a hospital will cost you precious time and money.




Here's how to spot a freestanding ER:

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

CHOOSING THE RIGHT PLACE HELPS YOU SAVE MONEY AND GET THE CARE YOU NEED.


 **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.

In-network lab: 
In-network hospital: 
Out-of-network lab or hospital: 

How to find an in-network independent lab:




- Go to www.bcbstx.com/trscarestandard, 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**

 **Independent High-Tech Imaging Center**

You have options for X-rays, CT scans and MRIs. An in-network, independent 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

In-network imaging center: 
In-network hospital: 
Out-of-network imaging center or hospital: 




How to find an in-network imaging center:

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

 **Surgical Centers**

You may think of surgery as something that only happens in the hospital, but offsite surgical centers offer the same quality care at a lower price.

Surgery at an in-network hospital can cost nearly three times more than the same procedure at a surgical center and almost seven times more at an out-of-network hospital!

In-network surgical center: 
In-network hospital: 
Out-of-network surgical center or hospital: 

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**

Get BAM on the go from your tablet or phone or download the BCBSTX App from the Apple App Store or Google Play Store. You can also text* BCBSTXAPP to 33633.

*Message and data rates apply.

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. Call **1-866-355-5999** or chat in the BCBSTX App. You can also go to www.bcbstx.com/trscarestandard to learn about your care options.

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