

Confused About Where to Go for Care?

SmartER CareSM options may save you money.

If you aren't having an emergency, knowing where to go for medical care may save you time and money. You have choices for where you get non-emergency care — what we call SmartER Care. Use the chart below to help you figure out when to use each type of care.

Your family's healthcare is covered only when you use in-network providers. Search for in-network providers in your area at bcbsil.com/walgreens or by calling a Walgreens Health Companion¹ at **800-247-9207**.



MDLIVE[®]

- Available 24 hours a day, seven days a week
- Access to care for non-emergency medical issues whether you're at home or traveling
- Based on your location, consult with a board-certified doctor or mental health professional by phone at **888-782-0153**, online at **MDLIVE.com/wagfamily** or with the MDLIVE mobile app²
- Average wait time is less than 20 minutes

\$5 copay³



In-Store Clinic at Walgreens

- For non-urgent care and minor health conditions, all it takes is a visit to your local in-store clinic
- Based upon Walgreens store hours
- Lower out-of-pocket cost than doctor's office or urgent care

\$5 copay³



Retail Health Clinic

- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems
- If you receive care from an out-of-network clinic, your care will not be covered

\$10 copay³



Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat based on knowledge of medical history
- Average wait time is 18 minutes⁴
- If you receive care from an out-of-network doctor, your care will not be covered

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Urgent Care Provider

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and there is no true emergency
- Average wait time is 16-24 minutes⁵
- Many have online and/or telephone check-in
- If you receive care from an out-of-network provider, your care will not be covered

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Hospital Emergency Room (ER)

- Open 24 hours a day, seven days a week
- Average wait time is 4 hours, 7 minutes⁶
- ER visits are not covered for non-emergency medical treatment. You will be responsible for the full bill.
- If the care you receive from an out-of-network provider is for a true emergency, services will be covered at the PPO in-network benefit level.
- Multiple bills for services such as doctors and facility

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If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

¹ Member communications and information from Walgreens Health Companions are not meant to replace the advice of health care professionals.

² Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

³ HSA rules apply

⁴ Vitals Annual Wait Time Report, 2017.

⁵ Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

⁶ Emergency Department Pulse Report 2010 Patient Perspectives on American Health






Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

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MDLIVE is subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.

Deciding Where to Go? Doctor, Retail Clinic, Urgent Care or ER.

	MDLIVE 	Walgreens or Other Retail Health Clinic 	Doctor's Office 	Urgent Care Center 	Hospital ER 
Who usually provides care	Primary Care Pediatrics, Family and Emergency Medicine Doctors	Physician Assistant or Nurse Practitioner	Primary Care Doctor	Internal Medicine, Family Practice and Pediatric	ER Doctors, Internal Medicine, Specialists
Sprains, strains		■	■	■	Any life-threatening or disabling conditions, including but not limited to: • 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
Animal bites		■	■	■	
X-rays				■	
Stitches				■	
Mild asthma	■	■	■	■	
Minor headaches	■	■	■	■	
Back pain		■	■	■	
Nausea, vomiting, diarrhea	■	■	■	■	
Minor allergic reactions	■	■	■	■	
Coughs, sore throat	■	■	■	■	
Bumps, cuts, scrapes	■	■	■	■	
Rashes, minor burns	■	■	■	■	
Minor fevers, colds	■	■	■	■	
Ear or sinus pain	■	■	■	■	
Burning with urination	■	■	■	■	
Eye swelling, irritation, redness or pain	■	■	■	■	
Vaccinations		■	■	■	

Start with a Walgreens Health Companion¹

A Walgreens Health Companion can:

- Help compare costs at different providers near you.²
- Help you schedule your appointment.
- Help with pre-certification.
- Tell you about online educational tools.

To speak to a Walgreens Health Companion, just call **800-247-9207**.

24/7 Nurseline³

The 24/7 Nurseline can help you identify some options when you or a family member have a health problem or concern. Nurses are available at **800-299-0274**, 24 hours a day, seven days a week, to answer your health questions.

Blue Distinction[®] Centers (BDC)⁴

The Blue Distinction[®] program identifies hospitals and medical facilities that have a proven track record for delivering better results. Blue Distinction Centers for specialty health care services include:

- Bariatric Surgery
- Cardiac Care
- Knee and Hip Replacement
- Maternity Care
- Spine Surgery
- Transplants

Your BCBSIL plan requires that you get treatment for any of these conditions at a BDC facility if you live within 50 miles of a BDC facility. To learn more about BDCs, talk to your Walgreens Health Companion.

¹ Walgreens Health Companions offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing.

² Member communications and information from Walgreens Health Companions are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

³ 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

⁴ Designation as Blue Distinction Centers means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your policy at any facilities, please call your local Blue Cross and Blue Shield Plan; and call your provider before making an appointment, to verify the most current information on their Network participation status. Neither Blue Cross and Blue Shield Association nor any of its licensees are responsible for any damages, losses, or noncovered charges that may result from receiving care from a provider designated as a Blue Distinction Center.

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