

WHERE TO GO FOR CARE

How to Make the Smart Choice When Choosing Medical Care

You need medical care, but where should you go? Your GuideStone® medical coverage provides five basic options. See which one is right for you.



**Telemedicine
(Teladoc®)**



**Primary Care
Physician**



Urgent Care



**Hospital-based
ER**



**Freestanding
ER***

<p>Some Common Conditions</p>	Cold and flu	Regular health screenings	Sprains and strains	Persistent chest pain	Sudden, severe headache
	Bronchitis	Regular health checkups	Sports injuries	Difficulty speaking, altered mental status	Fever in a newborn baby
	Allergies	Fever without a rash	Cuts that require stitches	Sudden or unexplained loss of consciousness	Severe pain
<p>Why Visit</p>	The convenient choice	The in-office choice	The urgent and after-hours choice	The emergency choice	The emergency choice
<p>Cost</p>	\$	\$\$	\$\$\$	\$\$\$\$\$	\$\$\$\$\$
<p>Hours</p>	24/7/365	Weekdays only (typically)	8 a.m.–9 p.m. every day (typically)	24/7/365	24/7/365
<p>Wait Time</p>	15-minute call-back time	By appointment only	Varies depending on demand. On-line check-in may be an option.	Could wait hours before seeing a doctor	Generally shorter wait times than a hospital-based emergency room

*Freestanding emergency rooms generally do not accept patients delivered via ambulance. Remember, if you are facing a life-threatening situation, always go to the hospital-based emergency room first.

Urgent Care or Freestanding Emergency Room? How to Know the Difference

Distinguishing between an urgent care facility and a freestanding emergency room can be tricky. It's important to know where you are being treated, because freestanding emergency room treatment can cost thousands more than the same treatment at an urgent care clinic.

Look for the following clues to distinguish the difference. Freestanding emergency rooms:

- Include the word "emergency" in the facility name
- Are never attached to a hospital
- Are usually located in more affluent neighborhoods
- Offer more complex treatment options than urgent care
- Do not accept Medicare and Medicaid patients
- Charge much higher prices than urgent care facilities

Be Prepared to Access the Right Care

While we all hope never to need emergency, urgent or after-hours care, it is wise to be prepared by:

Registering with [Teladoc.com/GuideStone](https://www.teladoc.com/guidestone) now so you can easily access care when you are ill.

Familiarizing yourself with the location of your nearest urgent care clinics.

Learning which hospital emergency rooms are part of your network by visiting [HighmarkBCBS.com](https://www.highmarkbcbs.com).

It is also important to be familiar with your insurance provider's options for treatment. GuideStone participants can review the options for seeking treatment and benefit levels in your plan booklet available at [GuideStone.org/PlanBooklets](https://www.guidestone.org/planbooklets).



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