



SmartER CareSM

Because your health counts

It's important to know where to go for SmartER CareSM

You have choices for where you get nonemergency care — what we call SmartER Care options.

Use these places instead of the emergency room (ER). Plus, when you visit in-network providers, you may pay less for care.

Your Doctor's Office or Student Health Center (if available)

Your own doctor's office may be the best place to go for nonemergency care, such as health exams, routine shots, colds, flu and minor injuries. When you're on campus, the Student Health Center is another option for this type of care. Check with your Student Health Center for available services.

Virtual Visits

There's never a convenient time to get sick. But now you have access to a board-certified doctor around the clock for nonemergency health issues. Connect by mobile app, online video or telephone. Register at MDLIVE.com/bcbsok or call **888-970-4081**.¹

Retail Health Clinic

When you can't get to your regular doctor, walk-in clinics—available in many retail stores—can be a lower-cost choice for care. Many stores have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies and colds.

Urgent Care Center

These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at a hospital ER, and you may have a shorter wait.

Emergency Room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital-based ER or call **911**. When you use the ER **only** for true emergencies, you help keep your out-of-pocket costs lower.

Need help with your SmartER Care options?

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers. They treat most major injuries, except for trauma, but costs may be higher. Unlike urgent care centers, freestanding ERs are often out of network and may charge patients up to 10 times more for the same services.² Here are some ways to know if you are at a freestanding ER.

Freestanding ERs:

- Look like urgent care centers, but include EMERGENCY or ER in facility names.
- Are open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same ER copay.
- Are staffed by board-certified ER physicians.

To find an urgent care center³ near you, text⁴ **URGENTOK** to **33633**.



Need help deciding where to go for care?

On hand 24 hours a day, seven days a week; bilingual nurses available.

Call the 24/7 Nurseline⁵ at **800-581-0407** for help identifying some options when you or a family member has a health problem or concern.

**Knowing where to go for care can make a big difference in cost and time.
Here's how your options compare:[†]**

	Average Costs	Average Wait Times	Examples of Health Issues	
Your Doctor's Office or Student Health Center (if available) Student Health Center services may vary	\$	18 minutes*	<ul style="list-style-type: none"> Fever and colds Sore throat Minor burns Stomach ache 	<ul style="list-style-type: none"> Ear or sinus pain Physicals Shots Minor allergic reactions
Virtual Visits Convenient and lower cost	\$	20 minutes or less**	<ul style="list-style-type: none"> Allergies Cold and flu Nausea 	<ul style="list-style-type: none"> Sinus infections Asthma Pinkeye
Retail Health Clinic Convenient, lower-cost care in stores and pharmacies	\$	Variable	<ul style="list-style-type: none"> Infections Cold and flu Minor injuries or pain Shots 	<ul style="list-style-type: none"> Flu shots Sore and strep throat Skin problems Allergies
Urgent Care Center Immediate care for issues that are not life threatening	\$\$	16-24 minutes***	<ul style="list-style-type: none"> Migraines or headaches Cuts that need stitches Abdominal pain Sprains or strains 	<ul style="list-style-type: none"> Urinary tract infection Animal bites Back pain
Emergency Room For serious or life-threatening conditions	\$\$\$	35-49 minutes (variable)****	<ul style="list-style-type: none"> Chest pain, stroke Seizures Head or neck injuries Sudden or severe pain 	<ul style="list-style-type: none"> Fainting, dizziness, weakness Uncontrolled bleeding Problem breathing Broken bones

[†] Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

* Vitals Annual Wait Time Report, 2017.

** Not available on all plans.

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

**** National Center for Health Statistics, Centers for Disease Control and Prevention. 2018.



Need help finding an in-network provider?

Use Provider Finder[®] at bcbsok.com or call the Customer Service number on the back of your member ID card. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

¹ 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

² The Texas Association of Health Plans.

³ The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in network.

⁴ Message and data rates may apply. Read terms, conditions and privacy policy at bcbsok.com/mobile/text-messaging.

⁵ 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

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