



smartER
Learn the **where** of health care



The right care at the right place

This table can help you decide where to seek treatment.

Where and when	Examples of services	Cost considerations
<p>Doctor's office When you need routine care or have a health issue</p>	<ul style="list-style-type: none"> Preventive services and routine checkups Managing medications Treatment for a health condition Immunizations Coordinating care with a specialist if you need one 	<p>Blue Preferred Plus PPO covers with a 50% member co-insurance</p> <p>Standard Care Network covers with a \$25 member co-payment in network</p> <p>New Hire covers with a \$25 member co-payment</p>
<p>Urgent care center When your doctor isn't available</p>	<ul style="list-style-type: none"> Sprains Minor broken bones, burns and cuts needing stitches Pink eye Sore throats 	<p>Blue Preferred Plus PPO: \$0 co-payment</p> <p>Standard Care Network: \$50 member co-payment</p> <p>New Hire covers with no co-payment but applied to cost share</p>
<p>Emergency room When you need immediate treatment for a life-threatening condition or one that may permanently damage your health</p>	<ul style="list-style-type: none"> Chest pain Major broken bones Heart attack High fever or fever in newborns Swallowing poisons or objects Major head injury Severe abdominal pain, asthma attack and burns Shock Stroke Snake bites Unconscious state Uncontrollable bleeding 	<p>BPP and SCN: \$100 co-payment, waived if admitted to hospital</p> <p>New Hire covers with no co-payment but applied to cost share</p>

Call the 24/7 Nurse Line to answer your health care questions at 1-800-775-BLUE (2583).