

# YOUR HEALTH CARE AND WHERE TO GET IT

## When Your PCP is Not Available, You Have Additional Options

Though your PCP serves as your healthcare “home,” they’re not always available when you need them. In those instances, or when you’re experiencing a health emergency, you have options available.

## Have a Health Question and Need Medical Advice or Information?

Also new for 2019, you have access to a **24-hour nurse line**. Get fast medical advice over the phone from a registered nurse, from the comfort of your home or on the go, anytime. If you are experiencing symptoms or have health concerns you’re unsure of, a nurse can provide you with counseling and advise you on what next steps to take.

This free service can help guide you on where to go when you need care. Look for more information in your health plan materials.



### RETAIL HEALTH CLINIC

#### What

Conveniently located inside some retail stores, retail health clinics have practitioners available for in-person visits to help address issues you would typically take to your PCP. They provide a convenient and affordable way to receive basic health services in the event you can’t get an appointment with your regular doctor. Retail health clinics should not serve as a substitution for a PCP.

#### When

If you are unable to see your doctor and are dealing with symptoms such as a cold, sore throat or an earache that will escalate if untreated, a retail health clinic may be a good option. Because they often have extended and weekend hours, they can provide an in-person consultation during those times.

#### Cost

\$50 copay per visit



### EMERGENCY ROOM

#### What

The emergency room (ER) at your local hospital treats serious, life-threatening symptoms or accidents.

#### When

If you experience a symptom that could indicate a life-threatening or disabling condition, the ER should be your destination of choice. For example, if you experience chest pain, difficulty breathing or uncontrollable bleeding, you should visit an ER for immediate medical assistance.

#### Cost

\$125 copay per visit (waived if admitted)

## A Guide to Accessing Care with the 2019 Blue Cross Blue Shield Enhanced Care PPO Plan

Access to health care when you need it is important. Your coverage through the UAW Retiree Medical Benefits Trust (the “Trust”) provides you flexibility in where you go, so the right medical professional can address whatever medical concern you’re faced with at the right time.

## New for 2019

**Not only will you have unlimited primary care physician (PCP) visits, the new BCBS Enhanced Care PPO plan provides you with specialist physician office visit coverage!**

If specialist coverage is new to you or if you’re not sure when to see a specialist, in addition to talking to your PCP, the information in this guide can help. Specialist physicians have advanced training or expertise in specialized areas of medicine (for example, cardiologists, endocrinologists, oncologists, etc.).

# Understanding Where to Access Care

When it comes to your health and treatment options, knowing where to go for care when you need it can greatly affect your health outcome and help you maintain and manage chronic diseases.

## Need a Specialist? First, Check with Your PCP!

**Are you experiencing ongoing or reoccurring symptoms such as knee pain or discomfort in your joints, or are you managing a chronic condition?**

If so, schedule an appointment with your PCP. As your main healthcare provider, your PCP knows your complete medical history and can coordinate and monitor all aspects of your care, which can lead to a better overall outcome. This includes helping you manage any chronic conditions you may have. You can discuss symptoms you are experiencing with your PCP and they can recommend a specialist who will best meet your needs.

If you don't have a PCP, or to check if a provider or place of care is in your network, call the number on the back of your medical ID card.



### OFFICE VISIT (Primary Care Physician or PCP)

#### What

Consider your PCP your partner in health and their office as your medical "home." By having the complete picture of your overall health history, your habits, and your personality, your PCP can more easily recognize signs that indicate a potential change in your health and establish a plan to meet your needs.

#### When

**Annually:** See your doctor at least once a year for a preventive checkup. During your checkup, you and your doctor can review your health goals, update records, complete a health exam, and your doctor can order any necessary screening tests and immunizations. During this time, your doctor can also recommend follow-up to manage chronic conditions, such as refer you to a specialist.

**As Needed:** See your doctor to follow any care routine they've established with you to manage chronic conditions. When you encounter non-life-threatening health issues or begin to develop symptoms, your doctor's office is your best option for treatment.

#### Cost

\$25 copay per visit



### SPECIALIST VISIT

#### What

A specialist is a physician who has expertise in a specialized area of medicine (for example, orthopedics, cardiology, endocrinology, oncology, etc.).

#### When

You and your PCP may decide a health issue or symptom you're experiencing would benefit from more expert care, and your PCP can direct you to see a physician who specializes in the related practice. It's best to coordinate your care with your PCP who knows your complete health history; however, a specialist can treat conditions that require more detailed testing and help you manage chronic conditions.

#### Cost

\$35 copay per visit



### URGENT CARE CENTER

#### What

Urgent care centers provide care for certain urgent but not life-threatening medical conditions that require treatment when your PCP is not available or if you are traveling and not near your physician's office. Urgent care centers should not serve as a substitution for a PCP.

#### When

If you experience illness or a non-life-threatening injury and cannot see your PCP, an urgent care center can be a good solution. If your symptoms require diagnostic testing, some urgent cares may offer those conveniences, in addition to generally having extended and weekend hours.

#### Cost

\$50 copay per visit

## New for 2019!