



RIGHT CARE, RIGHT PLACE. Visiting the doctor's office or urgent care center for routine medical needs saves time and money compared to the emergency room (ER). Use this guide to know where to go to get the care you need.

Virtual Visit

Get a board-certified physician's opinion with the click of a button.

Whether at home or on the road you can be treated for a variety of health problems:

- Cold and flu
- Bronchitis and sinus infection
- · Sore throats and allergies
- Fever and headache
- Pink eye or skin condition

Visit **DoctorOnDemand.com** or download the app at the App Store or get it on Google Play.

Physician's Office

Injuries or illness that are not life-threatening, and can wait for a physician's office visit:

- Earaches
- Sore throats
- Fevers that respond to fever-reducing medications
- Ankle sprains and other strains of muscles and joints
- Coughs and colds
- Abdominal pain or other symptoms that resemble an illness that is "going around"

Urgent Care Center

Injuries or illnesses that aren't life-threatening but can't wait for a physician's office visit:

- Sprains, minor cuts and burns, minor broken bones, or minor eye injuries.
- Earaches, sore throats, minor headaches, low-grade fevers and limited rashes.

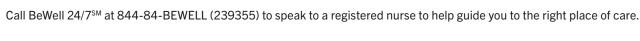
For a list of available centers, go to **myWellmark.com** and log in, register, or download the Wellmark mobile app and select Find Care.

Emergency Room

If you have one or more of these symptoms, immediately go to the ER or call 911:

- Chest pain lasting two minutes or more
- · Uncontrolled bleeding
- Sudden or severe pain
- Coughing or vomiting blood
- Difficulty breathing; shortness of breath
- Sudden dizziness, weakness or change in vision
- Severe or persistent vomiting or diarrhea
- Change in mental status (for example, confusion)

Need help deciding the best place to go for care based on your symptoms?





Cost Comparison

Average treatment cost:

Physician's office = \$123 Emergency room¹ = \$1,209

Receiving ER treatments for non-emergency medical conditions is a major contributor to the rising cost of health care.

¹ Wellmark Business Analytics, 2018.



Need help? No problem!

Wellmark has tools and resources to help you navigate the health care system and get the most out of your health care benefits.

Go online to myWellmark® at myWellmark.com and choose:

- Coverage to understand which services are covered under your plan.
- Find Care to help save money by going to an in-network provider. You can
 also share your experience with your provider, as well as review feedback
 from other patients.

Not registered for myWellmark?

- It's easy. myWellmark is your one-stop source for pharmacy tools and other personalized health care information. Register at myWellmark.com.
- Plus, you can get on-the-go access to your benefits with the easyto-use Wellmark mobile app, also available at myWellmark.com.



Real people. Real help. 24/7.

By calling BeWell 24/7SM, you get real help from medical professionals, 24 hours a day, 7 days a week. Registered nurses can help with a variety of health-related concerns. For example:

- Get answers to health questions.
 Clinically trained nurses can provide answers to questions about treating the common cold, fevers, minor burns and sprains, and common rashes.
- Locate in-network doctors.
 Get help finding an in-network doctor at home or while traveling saving you time and effort.
- Know the best place to go for care.
 Locate appropriate, in-network care
 based on your symptoms, saving you
 money on unnecessary appointments
 or emergency room visits.
- Get decision-making support.
 BeWell 24/7 registered nurses can help answer questions about medical treatments, surgeries and tests.
- Find guidance for complex health issues. BeWell 24/7 nurses can refer you to Wellmark's Case Management program to assess your whole-health situation and develop an individualized care plan.

BeWell 24/7. It's real help from real people around the clock. Exclusively for Wellmark members. The phone number is also listed on the back of your Wellmark ID card.



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa Inc., and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark® and myWellmark® are registered marks and BeWell 24/7SM is a service mark of Wellmark, Inc.