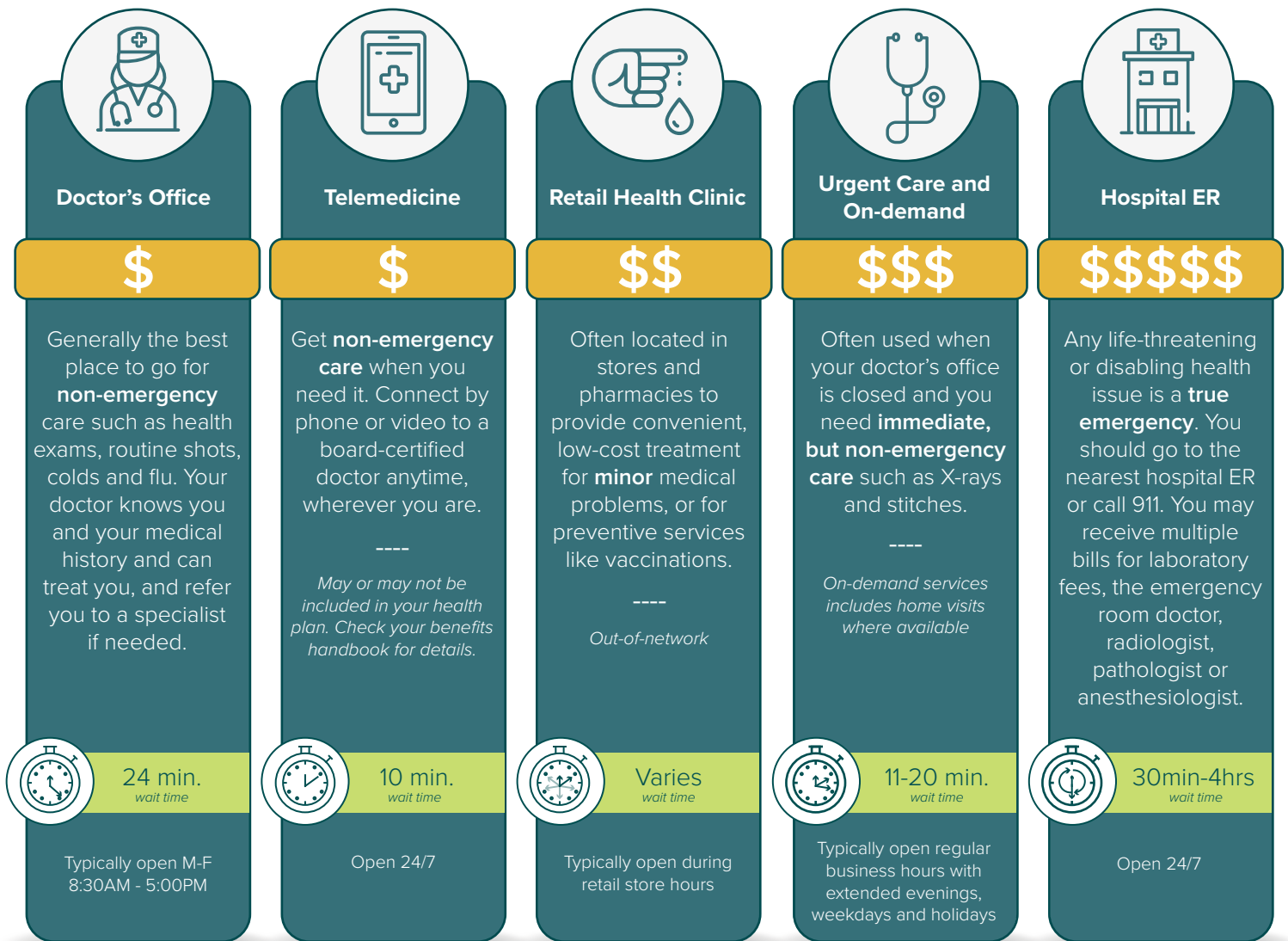


Options for Care

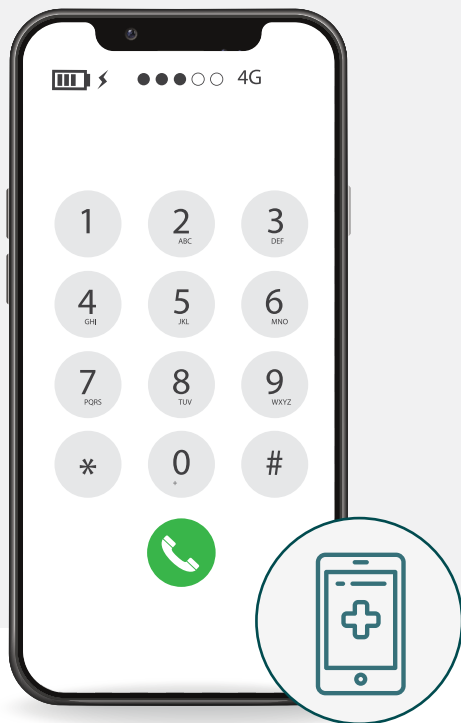
Get care when you need it

It's important to know where to go when you need medical care. Knowing your options and deciding where to go can make a big difference in how much you pay and how long you may have to wait for care. Be prepared before you go and make sure ahead of time that the place you go to for care is in-network.



Before your appointment

- Write down all your questions** or concerns so you don't forget to ask. How have you been feeling? Do you have a new health problem or an old one about which you want to check in?
- Make a list of all the medications you take**, including dose and frequency. Don't forget to write down over-the-counter drugs as well as herbs, supplements, and vitamins. The doctor needs to know because any drug—even over the counter and herbal remedies—can interact with other prescription drugs in a harmful way.
- Confirm your provider is in network** at providersearch.healthcarehighways.com.



Prepare Now

Before you have a medical problem, learn what your choices are. Check your member handbook for benefits details. Your Health Plan has options at time of need, however, your medical situation and your choice on where to seek care can impact what you may have to pay out-of-pocket or whether the provider is considered in-network or out of network.

Plan ahead and save these telephone numbers in your phone:

- Your provider
- The closest emergency department
- Urgent care clinic and on-demand service provider
- Telehealth service provider

Be sure to choose a provider in your network. Your health plan includes a group of doctors, hospitals, and clinics called a network. To find out if a provider participates in the Healthcare Highways network, go to www.hchHealthPlan.com to Find a Medical Provider.

Whenever an illness or injury occurs, you need to decide how serious it is and how soon to get medical care. This will help you choose whether it is best to:

- Call your health care provider
- Go to an urgent care clinic
- Go to an emergency department right away

It pays to think about the right place to go. Treatment in an emergency department can cost 2 to 3 times more than the same care in your provider's office. Think about this and the other issues listed here when deciding.

When you need emergency care

If you or a family member experiences a life-threatening illness or injury, always call 911 or go to the nearest emergency room (ER). Whether you're at home or on the road, your plan pays in-network benefits to providers if your condition is considered an emergency. There is no need for referrals or authorizations.

When to go to an urgent care clinic

When you have a problem, do not wait too long to get medical care. If your problem is not life threatening or risking disability, but you are concerned and you cannot see your provider soon enough, go to an urgent care clinic. or call for on-demand in-home care*.

If you are not sure, talk to someone

If you are not sure what to do, and you don't have one of the serious conditions listed here, call your provider. If the office is not open, your phone call may be forwarded to someone. Describe your symptoms to the provider who answers your call, and find out what you should do. Your benefits may also include telehealth services. Call that number for advice on what to do.

Signs of an Emergency**

Call 911 to have an emergency room team come to you right away if you cannot wait, such as for:

- Choking
- Stopped breathing
- Head injury with passing out, fainting, or confusion
- Injury to neck or spine, especially if there is loss of feeling or inability to move
- Electric shock or lightning strike
- Severe burn
- Severe chest pain or pressure
- Seizure that lasts 3 to 5 minutes

Go to an emergency department or call 911

for help for problems such as:

- Trouble breathing
- Passing out, fainting
- Pain in the arm or jaw
- Unusual or bad headache, especially if it started suddenly
- Suddenly not able to speak, see, walk, or move
- Suddenly weak or drooping on one side of the body
- Dizziness or weakness that does not go away
- Inhaled smoke or poisonous fumes
- Sudden confusion
- Heavy bleeding
- Possible broken bone, loss of movement, especially if the bone is pushing through the skin
- Deep wound
- Serious burn
- Coughing or throwing up blood
- Severe pain anywhere on the body
- Severe allergic reaction with trouble breathing, swelling, or hives
- High fever with headache and stiff neck
- High fever that does not get better with medicine
- Throwing up or loose stools that does not stop
- Poisoning or overdose of drug or alcohol
- Suicidal thoughts
- Seizures