Where to Go for Care: Understanding Your Options

Choosing the right setting saves you time and money. Start green when you can.

TARTER



Anthem LiveHealth Online (Telemedicine)

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Access to board-certified doctors via computer or phone.

BEST FOR
- General health concerns
- Minor illnesses (cold, flu)
- Skin issues (rash, infections)

COST
- **PPO Plan**: No copay
- **HDHP/HSA #1**: $59 counts toward deductible
- **HDHP/HSA #2**: $59 counts toward deductible

ADVANTAGES
- Convenient access from home
- No travel or parking hassles
- Virtual access for routine care
- Lower risk of infection

Primary Care / Specialist Provider

Ongoing, personalized care and chronic condition management.

BEST FOR
- Routine check-ups or follow-up appointments
- Common illnesses and mild infections
- Managing chronic conditions / coordination with specialists

COST
- **PPO Plan**: $30 copay (PCP)
- **PPO Plan**: $50 copay (Specialist)
- **HDHP/HSA #1**: Deductible then 20%
- **HDHP/HSA #2**: Deductible then 20%

ADVANTAGES
- Established provider relationship
- Best for routine or ongoing care
- Lower cost than Urgent care or ER

Urgent Care

For non-life-threatening issues that require quick attention.

BEST FOR
- Minor injuries (sprains, strains, cuts)
- Common illnesses (flu, cold, sore throat)
- Mild infections (ear, UTI)

COST
- **PPO**: $75 copay
- **HDHP/HSA #1:** Deductible then 20%
- **HDHP/HSA #2:** Deductible then 20%

ADVANTAGES
- Walk-in availability
- Extended hours, including evenings/weekends
- Lower cost than an ER visit

Emergency Room (ER)

For serious, life-threatening medical emergencies.

BEST FOR
- Life-threatening symptoms
- Severe injuries or trauma
- Serious illness, severe pain or poisoning

COST
- **PPO**: $250 copay, then 30%
- **HDHP/HSA #1**: Deductible then 20%
- **HDHP/HSA #2**: Deductible then 20%

ADVANTAGES
- 24/7/365 access
- Walk-in, no appointment needed
- Fully equipped for major emergencies