













Keep these things in mind when you need care:

- Make sure ahead of time that you'll be covered by your plan's network. Your health plan covers you when you use certain doctors, clinics and hospitals for your care. This is called your plan's provider network. If you see a provider that is not in your plan's network, you could have to pay more – or even all – of the cost of that care.
- If you need care while traveling, call us at the number on the back of your member ID card to find out where to go before getting care, so that your costs are covered. If you need emergency care, go straight to the nearest hospital.
- Carry your ID card with you at all times. It has information doctors, hospitals and pharmacies need to check what your plan covers. You will also be asked to show a picture ID, such as a driver's license.
- If you are a BCBSTX member and you're not sure where to start, you can call our 24/7 Nurseline. Registered nurses are on hand around the clock to answer your health questions or help you decide where to go at 800-581-0393.

	Average Costs	Average Wait Times	Examples of Health Conditions
 <p>24/7 Nurseline Around the clock advice 24 hours a day, 7 days a week 800-581-0393</p>	¢	 17 seconds	Registered nurses are on call to answer your health questions, 24 hours a day, 7 days a week.
 <p>Your Doctor Your first choice for non-emergency care</p>	\$	 24 minutes*	<ul style="list-style-type: none"> • Cuts and scrapes • Fever, colds and flu • Minor burns • Ear or sinus pain • Shots • Eye swelling, pain • Sore throat • Stomach ache • Physicals • Minor allergic reactions
 <p>Retail Clinics For medical care when you can't see your doctor</p>	\$	 15 minutes	<ul style="list-style-type: none"> • Infections • Minor injuries or pain • Skin problems • Bronchitis • Cold and flu • Shots • Sore and strep throat • Allergies
 <p>Immediate/Urgent Care When it's not a true emergency but needs immediate attention</p>	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none"> • Migraines or headaches • Stomach pain • Urinary tract infection • Back pain • Cuts that need stitches • Sprains or strains • Animal bites
 <p>Emergency Room For life-threatening problems</p>	\$\$\$\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> • Chest pain, stroke • Head or neck injuries • Heart attack • Fainting, dizziness, weakness • Problems breathing • Seizures • Sudden or severe pain • Severe vomiting, diarrhea • Uncontrolled bleeding • Broken bones

*Medical Practice Pulse Report 2009, Press Ganey Associates

**Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine. January 2012.

***Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates. http://www.pressganey.com/Documents_secure/Pulse%20Reports/2010_ED_Pulse_Report.pdf?viewFile (Accessed February 2014).