



# You choose

When you need immediate care, low-cost options are available

## Smart ways to save time and money



### Visit your PCP

Your primary care provider (PCP) is your first stop when you're sick or injured, and your prime resource for preventive services. No PCP? Log in at [Aetna.com](https://www.aetna.com) and use the provider search tool to find a doctor. In addition to your network of providers, you have access virtual primary care through CVS Health®.



### Talk to a doctor 24/7

With CVS Health Virtual Care™, you can talk by video to a licensed provider who can diagnose and treat cold and flu symptoms, allergies, sinus infections and more. Visit [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to get started. CVS Health Virtual Care™ is included as part of your Aetna® health plan.



### Use in-network facilities

Most health care facilities accept insurance. But to pay less out of pocket, it's important to confirm that the location you choose is in your plan's network. To find providers, walk-in clinics or urgent care centers, log in at [Aetna.com](https://www.aetna.com), use the Aetna Health<sup>SM</sup> app or call Aetna Member Services using the number on your ID card.



### Avoid freestanding emergency rooms (ERs)

Not all ERs are located within a hospital. Many operate as separate freestanding ERs and can easily be confused with urgent care centers. If a facility has the word "emergency" in its name, you'll be billed the higher cost for services as though you went to a hospital ER.



# The ER isn't always your best choice

If it's a true emergency and your life is in danger, call **911** or go to the nearest emergency room (ER). If not, you have much less expensive options to choose from. To find walk-in clinic and urgent care center locations, log in at [Aetna.com](https://www.aetna.com) or use the Aetna Health<sup>SM</sup> app.

 <p><b>Minor</b></p>  <p><b>24-Hour Nurse Line*</b></p> <p>Average wait time: <b>10 minutes</b></p> <p>Cost: <b>\$0</b></p>	 <p><b>Minor</b></p>  <p><b>CVS Virtual Care</b></p> <p>Average wait time: <b>10-15 minutes</b></p> <p>Cost: <b>\$0-\$99</b></p>	 <p><b>Minor</b></p>  <p><b>Walk-in clinic and MinuteClinic®</b></p> <p>Average wait time: <b>15-30 minutes</b></p> <p>Cost <b>WIC: \$25-175</b> Cost <b>MC: \$0-\$150</b></p>	 <p><b>Urgent</b></p>  <p><b>Urgent care center</b></p> <p>Average wait time: <b>1-2 hours</b></p> <p>Cost: <b>\$50-150, 20% after DED</b></p>	 <p><b>Emergency</b></p>  <p><b>Emergency room</b> <i>(including freestanding ERs)</i></p> <p>Average wait time: <b>3-6 hours</b></p> <p>Cost: <b>\$300 or 20/30% after DED</b></p>
<p>Describe your medical situation to a registered nurse. They can help you make an informed decision about where to go for care.</p> <p>Call 24/7/365: <b>1-800-556-1555 (TTY: 711).</b></p>	<ul style="list-style-type: none"> <li>Request a virtual visit for non-emergency medical issues</li> <li>Connect through video</li> <li>Prescriptions called in to your pharmacy of choice</li> <li>Available 24/7</li> </ul> <p>Visit <a href="https://www.cvs.com/virtual-care">CVS.com/virtual-care</a> to schedule an appointment.</p>	<ul style="list-style-type: none"> <li>Go for non-emergency medical issues</li> <li>Often located in stores and pharmacies</li> <li>Does not replace your primary care provider (PCP)</li> <li>Same-day appointments available, with extended hours and weekends</li> </ul>	<ul style="list-style-type: none"> <li>Go for immediate care in serious but non-life-threatening situations</li> <li>Usually offer imaging, X-ray and lab services</li> <li>Open extended hours and weekends</li> </ul>	<ul style="list-style-type: none"> <li>Go for medical emergencies that can permanently impair or endanger your life</li> <li>Often have long wait times for non-emergency care</li> <li>Open 24/7/365</li> </ul>
SYMPTOMS TREATED				
<ul style="list-style-type: none"> <li>Allergies</li> <li>Cough</li> <li>Flu symptoms</li> <li>Nasal congestion</li> <li>Other similar symptoms</li> </ul>	<ul style="list-style-type: none"> <li>Cough, colds, flu, strep throat</li> <li>Joint, head and stomach pain</li> <li>Infections (ear, sinus, skin, urinary tract)</li> <li>One-time medication refills</li> <li>Other similar symptoms</li> </ul>	<ul style="list-style-type: none"> <li>Allergies</li> <li>Cold and flu symptoms</li> <li>Ear infections</li> <li>Headache/migraine</li> <li>Sore or strep throat</li> <li>Sprains</li> <li>Other similar symptoms</li> </ul>	<ul style="list-style-type: none"> <li>Back and neck pain</li> <li>Cuts and minor burns</li> <li>Flu symptoms</li> <li>Respiratory issues</li> <li>Sprains and fractures</li> <li>Stomach pain</li> <li>Other similar symptoms</li> </ul>	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Severe abdominal pain</li> <li>Trouble breathing</li> <li>Uncontrollable bleeding</li> <li>Other symptoms you think may put your life at risk</li> </ul>

\*While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.

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