



Getting the right care at the right time



Your care options

When you need health care, you have a variety of options. It's important to remember that the emergency room is only for life-threatening or serious conditions that require immediate care. If you do not have a life-threatening condition, choosing another option will help you save time and money. View the care options chart to help you pick the right place to go.



NurseLine

NurseLine connects you with registered nurses 24/7 at no additional cost.

To connect, call 1-877-370-2849.

You can also chat with a registered nurse at myuhc.com. Nurses can assist you in deciding where to go for care, help you understand your treatment options and answer questions about medications.



When should you use 24/7 Virtual Visits?

24/7 Virtual Visits are a convenient option that may save you time and money. They're a great choice for these non-emergency conditions:

- Allergies
- Cold/flu
- Cough
- Pink eye
- Rash
- Bladder infection
- Migraine/headache
- Many others

Emergencies outside the U.S.

If you are traveling outside the United States and experience a life-threatening emergency, you should go to the nearest emergency room and contact UnitedHealthcare's Personal Health Support within 24 hours. To reach Personal Health Support, call the number on your health plan ID card and select the prompt for "Personal Health Support."

When traveling outside the United States, you are strongly encouraged to obtain medical travel insurance.

The U.S. State Department website (travel.state.gov) provides information about emergency medical coverage for U.S. citizens traveling outside the country and includes a list of insurance companies that offer coverage.

Care option	When to use it	How much it costs
24/7 Virtual Visits	See and talk to a doctor via your smartphone, tablet or computer for non-emergency medical conditions. To start a 24/7 Virtual Visit, register or sign in at myuhc.com/virtualvisits or download the UnitedHealthcare app.	PPO plan members pay a \$0 copay. HDP members pay the full service cost until the deductible is met, then pay 20% of that service.
Telehealth	See and talk to your PCP, specialist or some therapy providers via your smartphone, tablet or computer using your provider's telehealth system. For telehealth with your own doctors, check their telehealth options when scheduling an appointment. You will use their telehealth system.	Preventive care telehealth: Covered at 100% for both PPO and HDP. Members pay \$0. Diagnostic/Treatment telehealth visits: PPO plan members pay a \$25 copay for PCP and Premium Care (PC) specialist visits and \$35 for non-PC specialist visits. HDP members pay the cost of the service until the deductible is met, then pay 20% of that service.
Doctor's office	Your primary doctor knows you and your health history and can provide routine and preventive care and treatment for a current health issue or refer you to a specialist.	Preventive care visits: Covered at 100% for both PPO and HDP. Members pay \$0. Diagnostic/Treatment office visits: PPO plan members pay a \$25 copay for PCP and PC visits and \$35 for non-PC specialist visits. HDP members pay the cost of the service until the deductible is met, then pay 20% of that service.
Convenience care clinic	Clinics like MinuteClinic® or Baylor Scott & White are located inside retail stores. If you can't get to the doctor's office and the need is not urgent, this is a great option for minor health conditions.	PPO plan members pay a \$25 copay. HDP members pay the cost of the service until your deductible is met, then you pay 20% of the service cost.
Urgent care center	Centers such as PrimaCare offer treatment for non-life-threatening injuries or illnesses, including sprains, minor infections and minor burns.	PPO plan members pay a \$35 copay. HDP members pay the cost of the service until your deductible is met, then you pay 20% of the service cost.
Emergency room (ER)	If you need immediate treatment for a life-threatening or critical condition, go to the nearest ER (network benefits apply). Do not ignore an emergency – call 911 if the situation is life threatening.	PPO plan members pay a \$300 ER copay (copay waived if admitted) plus 20% coinsurance (after deductible). HDP members pay 20% coinsurance (after deductible) for ER services.
Freestanding emergency room	A freestanding ER is not to be confused with an urgent care center or convenience care clinic. It is for immediate treatment for a life-threatening or critical condition just like a regular ER.	Visiting a freestanding ER can result in higher out-of-pocket costs for you, including balance billing charges, especially if you are out of network.

24/7 Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.