

# Where should I go when I need care?



## Remember, where you go matters!

When you need care, choosing the right place for treatment can help you avoid higher costs and hours of waiting. Start with your primary care doctor. They can treat common conditions like cold, flu, sore throat and minor injuries. They can also be seen for routine exams, vaccinations and screenings.

## When you can't see your primary care doctor, follow this guide:



### Virtual Visits

Virtual visits are an easy way to get care anytime and anywhere! As a Truli for Health member, virtual visits with designated primary care doctors, mental health providers and other specialists are covered by your Truli for Health Plan. Use virtual visits for conditions like:

- Minor conditions (cough, low back pain, sore throat, etc.)
- Mental health & substance use counseling
- Dermatology concerns (rashes, etc.)

If a health system doesn't offer **virtual visits**, you can use Teladoc. Download the Teladoc app from your app store or visit [teladoc.com](https://www.teladoc.com).



### Urgent Care Centers (UCC)

Urgent care centers are less expensive than emergency rooms (ERs) and often have shorter wait times. Visit an urgent care center for conditions like:

- Cold, flu, cough and fever
- Strains, sprains and breaks
- Infections
- Mild burns

To find an in-network UCC, [click here](#).

For a broader list of UCCs, which includes out-of-network options, [click here](#).



### Emergency Room

Going to an ER for an issue that isn't life threatening can mean long wait times and high medical bills. Examples of symptoms that are serious and require an ER include:

- Severe chest pain (a possible heart attack)
- Drooping face, arm weakness and slurred speech (a possible stroke)
- Severe or sudden shortness of breath
- Sudden or unexplained loss of consciousness

If you have a life-threatening emergency, call 911 right away.

Your doctor must be considered a designated provider for your virtual visit to be covered by Truli. That way, you can avoid paying full out-of-pocket costs for your visit.

### Follow these 3 easy steps to see if your assigned primary care doctor is designated or find a new designated provider that offers virtual visits.

- 1 Go to [truliforhealth.com](https://truliforhealth.com) or download our Truli for Health app. From there, you can log in to your member account.



- 2 Select the **Find Care** tab and search by your location, doctor or specific condition. **Designated providers will have the virtual visit phone icon by their name.**

- 3 **Schedule your next virtual visit** with a designated provider.



**For more information on care options**, open the Truli for Health app or visit us at [truliforhealth.com](https://truliforhealth.com).

## You could save on medical costs by choosing to go to an urgent care center (UCC).

### Example:

Going to a **UCC** for treatment of a sprained ankle (Total allowed charges: \$158)

- You pay - \$55\*
- Truli for Health covers - \$103\*

Going to an **ER** for treatment of a sprained ankle (Total allowed charges: \$1,719)

- You pay - \$626\*
- Truli for Health covers - \$1,093\*

**Note:** ER cost includes facility fees.

### Example:

Going to a **UCC** for treatment of flu symptoms (Total allowed charges: \$158)

- You pay - \$59\*
- Truli for Health covers - \$99\*

Going to an **ER** for treatment of flu symptoms (Total allowed charges: \$2,132)

- You pay - \$765\*
- Truli for Health covers - \$1,367\*

**Note:** ER cost includes facility fees.

\*These are examples based on averages of all claims from in-network providers for commercial Florida Blue products in the year 2020 and are not specific to any plan. Members should refer to their plan benefits for more details regarding appropriate member liability for specific services.



Virtual Visits must be provided consistent with Florida laws, regulations and our payment policies then in effect at the time Services are rendered.

If your plan includes a Health Savings Account, you'll pay your deductible first, then the applicable copay or coinsurance. Teladoc is an independent company contracted by Truli for Health to provide physician visits via phone or online video to members with non-emergent medical issues. Teladoc is only available in the U.S.

Teladoc® is a trademark of Teladoc, Inc.

Health coverage is offered by Truli for Health, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

100918 0322R