

"When my PCP isn't available, I'm glad to know I have options!"

We all have minor illnesses and accidents. There are times when we definitely need care right away, but it's not life threatening. Visiting the ER can be time consuming and expensive.

of all er visits are avoidable, according to nehi, the new england health institute

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER, no matter where you live or work, that will save you time and money.

If you are experiencing a life-threatening emergency such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.



Read on to learn the about your options when you need care right away.

Understanding your options

Telemedicine services

Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer Typical out-of-pocket costs

Common symptoms

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You'll pay your PCP-level cost sharing for telemedicine services*

- Coughs, colds
- Sore/Strep throat
- Flu
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health: UTIs, yeast infections
- Sports injuries
- Eye issues



Convenience care/retail clinic

Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacy)

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You'll typically pay a copayment for going to a participating clinic*

- Bronchitis
- Ear infections
- Eye infections
- Skin conditions like poison ivy and ringworm
- Strep throat



Urgent care clinic

Walk-in clinic for urgent care

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You'll typically pay a copayment for urgent care, sometimes a higher one than for an office visit or convenience care clinic visit*

- Burns, rashes, bites, cuts and bruises
- Infections
- Coughs, cold and flu
- Minor injuries
- Respiratory infections
- Sprains and strains



Emergency room (ER) Part of a local hospital

If you think you're having a medical emergency, call 911 or go to the nearest ER.

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You'll typically pay a higher copayment than an office visit, plus ER services are often subject to a deductible*

- Choking
- Convulsions
- Heart attack
- Loss of consciousness
- Major blood loss
- Seizures
- Severe head trauma
- Shock
- Stroke

*What you pay out-of-pocket depends on your specific Harvard Pilgrim plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your plan documents for your specific benefit information.



How to find care

For telemedicine services



Download the free Doctor On Demand
telemedicine app or go to
doctorondemand.com. After registering and
completing the screening process, you will be
connected to a Doctor On Demand provider.

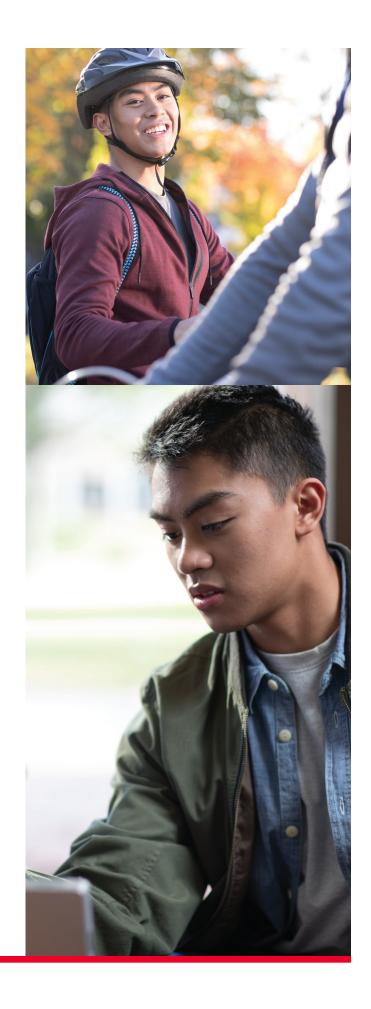
For convenience care clinics and urgent care centers



Visit harvardpilgrim.org and select "Find a provider." If you have created a Harvard Pilgrim member account, click "Login to search," or click "Select a plan" then the link for your plan. From there, click "Hospitals, Urgent Care, Labs and more" on the right, then "Urgent Care/Convenience Care Clinic."

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

If you don't have Internet access, you can call Harvard Pilgrim's Member Services department at (888) 333-4742 for locations. For TTY service, call 711.



Finding care is just a few clicks away with Harvard Pilgrim.



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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