

When the unexpected happens... Urgent Care or Emergency Room?

Health Plan Basics

More than half of visits to the emergency room are for non-emergencies. For minor illnesses and injuries, you can **save time and money** by heading to your nearest Urgent Care Center.

When to go to an Urgent Care Center



Cold, flu, and allergy symptoms



Rashes and other skin conditions



Nausea, vomiting, and diarrhea



Migraines



Mild fevers



Sprains & Strains



Minor cuts and stitches



Sore throat



Pink eye



Minor burns



Earaches



Animal or insect bites

When to go to the Emergency Room



Chest pain or trouble breathing



Sudden numbness, weakness, or paralysis



Coughing up or vomiting blood



Head injuries



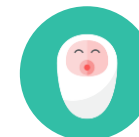
High Fever



Major trauma



Open wounds and bleeding that cannot be stopped



Pregnancy-related problems and infants with fevers



Confusion or sudden changes in mental status



Severe burns



Poisoning or drug overdose



Severe abdominal (stomach) pain

Retail Walk-in Clinics

...are clinics set up inside retail stores and pharmacies. They offer limited services but can typically provide basic care for:

Cold and flu symptoms • Mild fever • Minor cuts • Skin conditions • Sore throat

Your Urgent Care Benefit with RGA

When accidents and illnesses arise, you do not need to be concerned whether the Urgent Care Center (or the doctor you see) is part of your network. Urgent care services received from an out-of-network provider have the same co-insurance and co-pay as an in-network provider. You and your family can focus on getting the care you need to start feeling better.

