



WHERE FOR CARE?

Your Primary Care Provider (PCP) is the best first line of support

and your primary partner in managing your health care needs.

Worried that it's after hours? Still call your PCP first and listen to the after-hours options in place to help guide you.

Wellness and preventive care:

- Yearly physicals and immunizations
- Management of chronic illness/conditions






Acute illness/injury, including but not limited to:

- Asthma
- Flu
- Vomiting
- Sore throat/cough
- Fever
- Rashes
- Ear aches
- Minor broken bones



Always call 911 or go to an emergency room if you're dealing with a life-threatening emergency.

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CARE SETTING	EXAMPLES OF TYPE OF CARE*	*This is a sample list of services and is not all-inclusive	
 <p>Virtual Care</p> <p>24/7</p>	<ul style="list-style-type: none"> • Bronchitis • Cold & flu symptoms • Ear aches • Rashes • Sinus infections 	<p>Nurseline: Centura Health Connections Nurse Triage Line</p> <ul style="list-style-type: none"> • Supports finding appropriate level of care • Answers general health questions or connects you with appropriate provider • Call 1-888-808-8828 	<p>Centura Health Virtual Care: Virtual access to board-certified physicians, when you can't see your PCP</p> <ul style="list-style-type: none"> • Download the MDLIVE app through iTunes and Google Play • Call 1-888-632-2738 • Or go online at https://www.centura.org/virtual-care
 <p>Convenience Care</p>	<ul style="list-style-type: none"> • Asthma • Ear or eye infection • Minor fractures • Strains or sprains • Strep throat • Urinary tract infection 	<p>DispatchHealth: On-demand urgent, mobile care in the comfort of your home or work</p> <ul style="list-style-type: none"> • Service areas include Metro Denver, Boulder and Colorado Springs • You or your doctor can request care by calling 303-500-1518 or 719-270-0805 • Or go online at dispatchhealth.com and request care 	<p>Retail clinics such as Walgreens Healthcare Clinics</p>
 <p>Urgent Care Center</p>	<ul style="list-style-type: none"> • Sore throats • Rash • Cuts needing stitches • Minor broken bones • Minor infections and burns • Sprains and fractures 	<p>If you need care fast and your PCP is unavailable, try an urgent care center, which will be faster and less expensive than the ER.</p>	
 <p>Centura Health Emergency and Urgent Care Center</p> <p>24/7</p>	<ul style="list-style-type: none"> • Fever, flu, nausea • Head injuries • Sprains, broken bones • Sports injuries • Stomach or chest pain • True emergencies 	<p>Urgent care and emergency care in one location. After you check in, a doctor will examine you and determine the level of care you need. The best option if you're not sure whether you need emergency or urgent care.</p>	<p>Urgent care hours: 7 a.m. – 9 p.m. every day</p> <p>Emergency care hours: 24/7</p>
 <p>Emergency Room*</p> <p>24/7</p>	<ul style="list-style-type: none"> • Chest pain or difficulty breathing • Large open wounds • Loss of consciousness • Major burns • Major broken bones • Severe head injury 	<ul style="list-style-type: none"> • Spinal injuries • Sudden or severe pain • Sudden dizziness, weakness, difficulty talking or changes in vision • Uncontrolled bleeding 	<p>*In addition to hospital emergency rooms, Colorado has many freestanding emergency rooms. They may look like an urgent care office. If you receive care at one of these facilities that's not covered by your health plan you may be responsible for high out of pocket charges. Emergency fees will apply based on your insurance.</p>

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HEALTH INSURANCE 101

LEARN THE LINGO

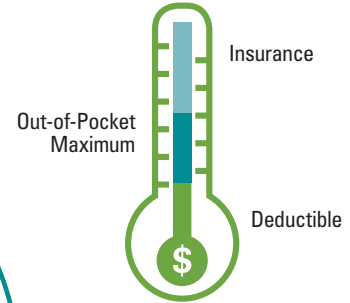
PREMIUM

The amount that you and your employer pay each month in order to be enrolled in medical, dental and vision insurance.



DEDUCTIBLE

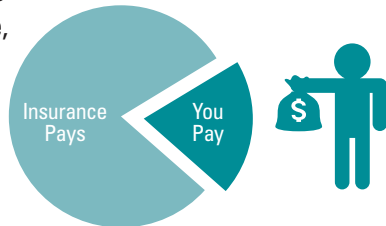
The amount that you must pay each year for certain covered health services before the insurance plan will begin to pay.



COINSURANCE

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered health care service.

For example, if the health plan's allowed amount for lab work is \$100 and your coinsurance is 20%, once you meet your deductible, you will pay 20% of \$100, which is \$20. The health plan will pay the remaining \$80.



OUT-OF-POCKET MAXIMUM

The most you will pay for covered health services during the year. Copays, deductibles and coinsurance payments count toward the out-of-pocket maximum. Once you meet your out-of-pocket maximum, your insurance plan will pay 100% of covered health services for the remainder of the year.

COPAYMENT

A fixed dollar amount that you may pay for certain covered health services. Typically, your copay is due up front at the time of service.

For example, you may pay a copay for office visits and prescription drugs.



\$135
Doctor Visit

You Pay	Insurance Pays
\$25 Copay	Remaining Medical Bill

PREVENTIVE CARE



Covered services that are intended to prevent or diagnose disease while it is more easily treatable. Examples of preventive care services include screenings, check-ups and patient counseling to prevent illnesses, disease or other health problems. **Typically, in-network preventive care is paid 100% by the insurance plan.**

EXPLANATION OF BENEFITS

Any time you receive services that count toward your deductible or out-of-pocket maximum, you'll get an Explanation of Benefits from your insurance company. This is not a bill. It's a list of services you receive and the charges added toward your deductible and out-of-pocket maximum for the plan year.

You will receive a bill from your provider that shows the amount you owe, which should be the amount of your coinsurance or copayment. This amount is paid directly to the provider, clinic or hospital that gave you care.