

NATIONAL BENEFIT FUNDS

PROGRAMS AND INITIATIVES CONCERNING YOUR NATIONAL PENSIONS AND HEALTH & WELFARE PLANS

Urgent Care and Convenience Care: Helping Us Nail Down Costs

Was your last Emergency Room (ER) bill a lot more than you expected? Did you know you can receive medical care for non-life-threatening conditions at an Urgent Care Center or Convenience Care Clinic for a lot less? In fact, it costs an average of \$71 per visit to an Urgent Care Center and \$33 per visit to an Convenience Care Clinic. The average ER visit costs \$933!

Here is the scoop:

Emergency Rooms (ER) provide immediate specialized care to people with serious, often life-threatening issues. However, many people often use the ER for conditions that are much less serious. Treatment for non-emergency conditions in an ER costs hundreds of dollars more than treatment at an Urgent Care Center or your doctor's office; not to mention, you often wait much longer to receive care. Urgent Care Centers and Convenience Care Clinics offer quick and convenient access to affordable care for common medical conditions when you cannot get an immediate appointment with your doctor. They are often located in department stores, grocery stores and pharmacies, and most are open nights and weekends. When your doctor is not available, you can save time and money by using a Convenience Care Clinic for minor or routine conditions, instead of going to an ER or Urgent Care Center. When in doubt call the number on the back of your ID card (1-800-768-4695) and a nurse will provide you with assistance.

Remember:

You can save money and still get the care you need for broken bones, cuts, fevers and other conditions that need immediate care at an Urgent Care Center. You can save even more money and still get the care you need for colds, ear infections, vaccines, and other conditions that need care at a Convenience Clinic.

You can also check with your doctor. Getting the right care quickly is important. We can help. Just call the number on the back of your ID card (1-800-768-4695) 24/7 to speak with one of our nurses who will advise you of the closest Urgent Care and/or Convenience Care Clinic in your area, in addition to their hours of operation and phone number.

Final Tip: Use the CIGNA Network

Using doctors, hospitals and facilities that participate in the CIGNA network can save you a lot of money, in addition to ensuring a high standard of care because every doctor in the CIGNA network has been credentialed. "In-network" services apply to all health care services, including doctors and hospitals, as well as outpatient testing, treatment and surgery centers that are participating in the CIGNA network. Additionally, the CIGNA Care Network, a special group of designated in-network doctors and facilities who have met stringent quality and cost criteria, may offer additional value and savings. To verify that a doctor or facility is in CIGNA's network and the CIGNA Care Network, check our provider directory on the CIGNA Shared Administration Website or call the number on the back of your CIGNA ID card (1-800-768-4695) 24/7.

To access our online provider directory:

- ▶ Go to: CignaSharedAdministration.com
- ▶ From there, click on the: "Taft-Hartley Plan Members" link
- ▶ After that, click on the: "Medical Shared Administration" link
- ▶ Finally, in the middle of the page click on the: "PPO Provider Directory" link.

When in doubt, you can always call (1-800-768-4695) 24/7.