

EMERGENCY OR NOT

Deciding Where To Go: Unless it's a true emergency, you will receive quicker medical care through MD Live, an urgent care center, retail health clinic or your primary care physician. MD Live, urgent care and retail health clinics are convenient, licensed and accredited care providers. You'll receive quality care, and pay less than a visit to the emergency room. MD Live is available 24/7, 365-days-per-year at www.MDLIVE.com/IBX or by calling 888-632-2738.

	MD Live Retail Health Clinic	Primary Care Physician	Urgent Care Center	EMERGENCY OR NOT	EMERGENCY ROOM	
Asthma, Allergies, Cold, Flu, Cough, Sore Throat, Ear or Sinus Pain	✓	✓	✓		EMERGENCY OR NOT	<ul style="list-style-type: none"> • Sudden or unexplained loss of consciousness • Signs of a heart attack, such as sudden/severe chest pain or pressure • Signs of a stroke, such as numbness of the face, arm or leg on one side of the body; difficulty talking; sudden loss of vision • Sudden severe shortness of breath • High fever with stiff neck, mental confusion and/or difficulty breathing • Coughing up or vomiting blood • Cut or wound that won't stop bleeding • Broken bones • Poisoning • Stab wounds • Sudden, severe abdominal pain • Trauma to the head • Suicidal feelings • Partial or total amputation of a limb
Back Pain, Urinary Tract Infection	✓	✓	✓			
Nausea, Vomiting, Diarrhea	✓	✓	✓			
Rash, Bumps, Cuts, Scrapes	✓	✓	✓			
Minor Headache/Fever	✓	✓	✓			
Eye Irritation, Redness, Swelling	✓	✓	✓			
Sprain/Strain	✓	✓	✓			

MD LIVE *

\$10 copay; no deductible; available 24/7/365 days per year at www.MDLIVE.com/IBX, call 888-632-2738; or download the app from I-tunes or Google Play.

Primary Care Physician*

\$20 copay; no deductible

Retail Health Clinic *

\$20 copay no deductible (Minute Clinic, etc.)

Urgent Care*

\$50 copay; no deductible

Emergency Room*

\$275 copay; no deductible

*High Deductible Health Plan (HDHP) 75% after deductible/100% after reaching out of pocket max.
Average cost = \$40