Healthcare Services in the U.S.

WHERE TO GO FOR CARE

It's not always easy to know where to find care, especially when you are far from home. If you need to access care outside of what is available from your institution, there are options to consider.

Symptoms	Care Setting	Availability	Average Cost
Allergies, cold/flu, insect bites, rashes, sinusitis, urinary tract infection (UTI)	**Remote Visits[1]** With the Global TeleMD™ smartphone app, get the healthcare you need when you need it. Telemedicine offers a global network of doctors available for medical guidance and consultations with same-day remote appointments available.	Telemedicine services are available 24/7 with multiple language options.	**No Cost**
Anxiety, depression, homesickness, stress	**Remote Visits[1]** Global Wellness Assist is a program for students, faculty and staff traveling globally on behalf of a college or university, providing access to free, confidential assistance any time, any day.	Confidential assistance is available 24/7	**No Cost**
Colds, earaches, fever, flu, sore throat, stomach ache, wellness visits	**Doctor's Office** Your doctor's office should be visited when you are in need of non-emergency, routine or preventive care. Also known as a primary care physician, your doctor will have your up-to-date medical history in order to treat you more effectively.	Hours vary by office and appointments are typically required.	**$**
Infections, minor injuries or pain, sore and strep throat	**Retail or Convenient Care Clinics** For minor medical ailments, a retail clinic, also called convenient care clinics, are usually staffed by nurse practitioners[2] instead of doctors.	Appointments are not required, but wait times and hours of operation vary by location and may include evenings and weekends.	**$**
Cuts that need stitches, migraines or headaches, back pain, sprains or strains, animal bites, tolerable pain	**Urgent Care Centers** Urgent care centers are available for immediate, acute, non-life threatening conditions. Staffed by physicians, nurses and other medical assistants, urgent care locations can provide diagnoses and x-rays, but no surgical services.	Appointments are not required and patients are typically treated in order of arrival or severity of condition. Hours vary by location, but typically include evenings, weekends and holidays. Some are open year-round.	**$$**
Heart problems, heart attack, chest pain, stroke, breathing problems, heavy bleeding, broken bones, sudden or severe pain	**Hospital Emergency Room** For emergency treatment of any life-threatening or disabling condition, the ER has a full staff of medical professionals trained in emergency medicine, with access to specialists.	The ER is available 24/7/365. Appointments are not required and patients are treated in order of arrival or severity of condition.	**$$$**

! It is very important to always have your insurance ID card with you when visiting a provider.

WHAT TO DO IN AN EMERGENCY?

If you have a medical emergency, **DIAL 911** or go to the closest emergency room immediately. If you're not sure whether your situation is an emergency, dial 911 and let the operator determine if you need emergency help. The operator will alert your local police, fire department or ambulance and tell you what to do until help arrives. In the U.S. ambulances are staffed with Emergency Medical Technicians, or EMTs.

How to Find a Doctor or Hospital

You have access to the Blue Cross Blue Shield network within the U.S., Puerto Rico and U.S. Virgin Islands. More than 95% of doctors and 96% of hospitals participate in the Blue Cross Blue Shield network.

To find a doctor or facility, click on the **U.S. Provider Finder** in the Get Care section of the Member Hub on www.geobluestudents.com or in the GeoBlue app. After you launch the U.S. Provider Search, be sure to enter your location and your plan prefix (the first 3 letters of your ID number).

Paying for Care

In the U.S., your health plan typically covers your medical bills with the following exceptions:

- **Deductible:** The amount you are responsible to pay for eligible expenses each calendar year before the plan begins to pay.
- **Copay or copayment:** The specific dollar amount you will pay at the time of service.
- **Coinsurance:** The percentage of costs you are responsible for.
- **Out-of-network provider:** A healthcare professional who is not contracted with Blue Cross Blue Shield companies. This typically results in a higher coinsurance and may result in additional costs to you.

See your Certificate of Coverage for details. For questions about GeoBlue plan benefits or services, please contact us: GeoBlue Customer Service Toll free within the U.S.: 1.844.268.2686 Outside the U.S.: +1.610.263.2847 customerservice@geo-blue.com.

Need help deciding where to go for care?
We're available 24/7/365 to assist. Call the number on the back of your member ID card.

[1]*This service is not intended to be used for emergency or urgent treatment medical questions.*

[2]*Unlike registered nurses (RNs), nurse practitioners (NPs) are trained to assess patients, order and interpret diagnostic tests, make diagnoses, and initiate and manage treatment plans – including prescribing medications (http://www.aanp.org/all-about-nps).*

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