EMERGENCY CARE

If you or a family member experiences a life threatening illness or injury, always call 911 or go to the nearest emergency room (ER).

The ER is the best place to go for immediate help for emergencies. An emergency is defined as “...a medical condition that arises suddenly and unexpectedly and symptoms are of such severity, that without immediate medical attention could reasonably be expected by a prudent lay person who possesses an average knowledge of health and medicine to 1) place an individual’s health in serious jeopardy; 2) result in serious impairment to bodily functions or; 3) result in serious dysfunction of a bodily organ or part of the individual.”

Examples of true emergencies include but are not limited to:
- Sudden onset of chest pain
- Sudden onset of difficulty breathing
- Injury that causes wounds that bleed profusely
- Fractures to large bones of the leg or arm
- Head injuries with a loss of consciousness

Other medical conditions, such as coughs, sore throats, minor scrapes, bruises, flu, ear infections, cuts, vomiting, diarrhea, minor injuries that may require x-rays or splinting, allergies and symptoms that did not present suddenly, may be able to be treated at home, your physician’s office or in an urgent care clinic.

Benefits are not provided for the use of an Emergency Room except for treatment of Emergency Medical Conditions, screening and stabilization. Services obtained in an Emergency Room for non-emergent care will be denied.
Know your options
If it’s not an emergency and you can’t get to your regular provider, you may be able to get the care you need and save time with other options.

• NurseFirst\textsuperscript{SM} at 1.800.391.6861. NurseFirst\textsuperscript{SM} is a health phone triage service. Members have access to a registered Nurse 24/7 to answer health questions.
• Urgent Care Clinics are usually staffed with family, pediatric, ER and internal medicine providers. They treat certain conditions that are not as severe as emergencies.
• Retail Health Clinics are often found in a major pharmacy or retail store. They have physician assistants and nurse practitioners on site to treat limited, less urgent health concerns.

To find the nearest Urgent Care Clinic or Retail Health Clinic in your area:
Call the Customer Service Department at 1.800.787.2680, 8:30 a.m. and 5:30 p.m. EST, Monday – Friday. Or, search the Provider Directory online:

2. Select Providers tab across top.
3. Select Provider Look-up.
4. Select Other tab at top.
5. Choose your plan type, city and state, and Urgent Treatment Center or Retail Medicine in drop down box.
6. Select “Search Now”.

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