

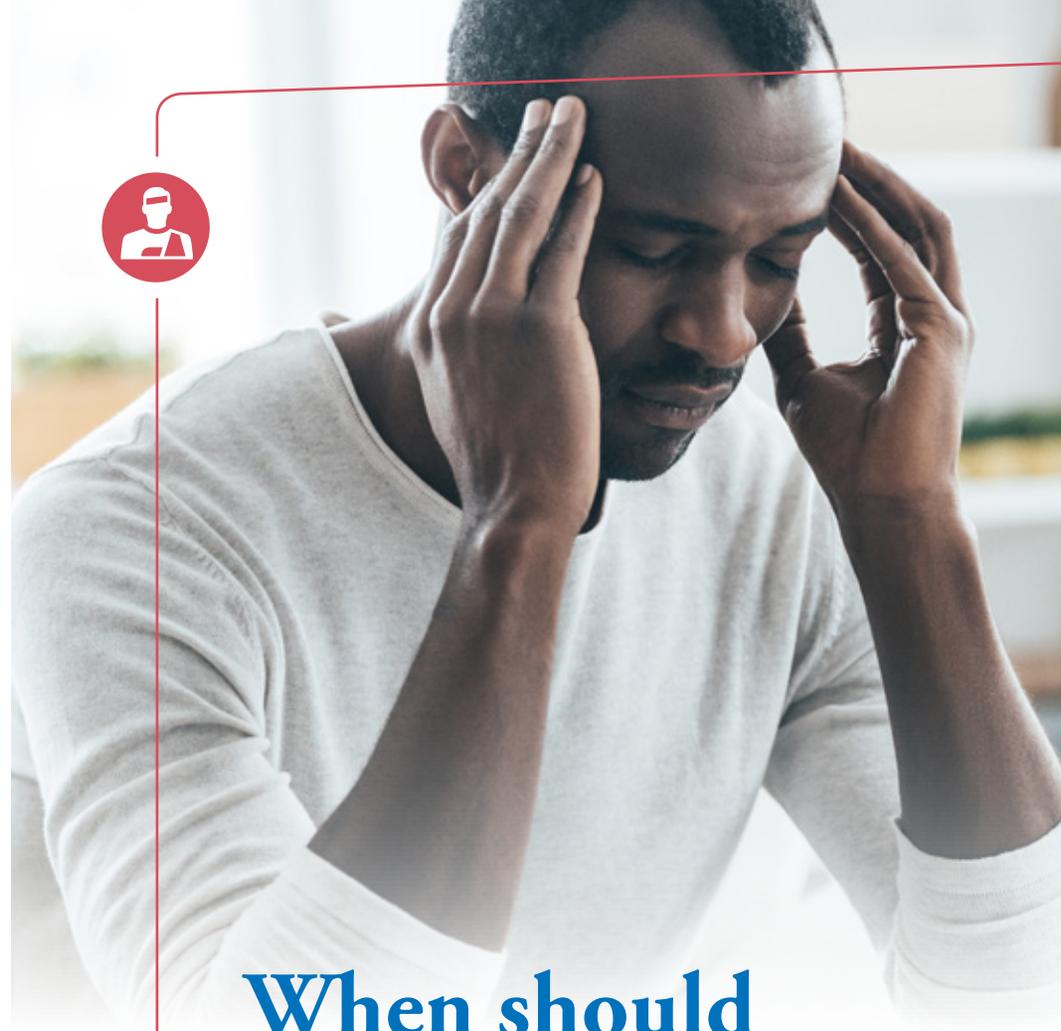
Anthem logo left justified in
space here

Placeholder for address
City, ST XXXX

<=> If you are an HMO member, talk to your primary care doctor to understand your options for quick care. Your doctor can also help you find quick care centers in your plan.>
<† If you use the ER, and it's not a true emergency, your claim could be denied and you may be responsible for the full cost of your ER care.>

* If you get care from a health professional or facility that does not participate in your health plan, you may have significantly higher out-of-pocket costs.
<Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Services, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightChoice® Managed Care, Inc. (RMC), Healthy Alliance® Life Insurance Company (HALIC) and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits administered by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Services, Inc. HMO products underwritten by HMO Colorado, Inc. aka HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO products administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. HMO plans administered by Anthem Health Plans of Virginia, Inc. and Anthem Blue Cross and Blue Shield of Virginia, and its service area is all of Virginia except for the City of Fairfax, the town of Vienna, and the area east of State Route 123. In Mississippi: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites administrative services and underwrites the network benefits in POS policies offered by CignaCare Health Services Insurance Corporation (CignaCare) or Wisconsin Collaborative Insurance Corporation (WVIC). CignaCare underwrites or administers HMO or POS policies; WVIC underwrites or administers Well Priority, HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association. >

<message code>



When should you go to the ER?

Know your options for non-emergency care and learn some money-saving facts about ER visits.

Anthem logo left justified in
space here

Get quick care for life's non-emergencies

Little issues may not need ER care

Where do you go for things like sprains, stiches and rashes when your doctor isn't available? Choosing between an emergency room (ER) and another option can feel like a tough call when you need care right away.

Here's how you can plan:

If symptoms or conditions are serious, sudden or severe

then

Go to the ER.



If symptoms or conditions are minor, mild or moderate

then

Try an urgent care center, retail health clinic or walk-in doctor's office.



No matter what, if you feel like it's a true emergency, call 911 or get to the nearest ER.

Be ready for anything with these tools

1. **Call 24/7 NurseLine.** Talk with a registered nurse who can help you decide where to get care when you don't feel well. Call <1-XXX-XXX-XXXX> anytime of the day or night.
2. **Find care near you whenever you need it.** Download the <Anthem> Anywhere app from the App Store® or Google Play™, or visit <anthem.com>.



What you pay depends on where you go

And you can save a bit of time too

ER bills can be a big hit to your wallet. Check out the typical costs of getting quick care versus going to the emergency room for a non-emergency when your doctor isn't available. Don't forget that ER wait times can get pretty long too—sometimes up to four hours. Wait times at other locations are usually no more than 30 minutes.

Retail health clinic

\$85

Walk-in doctor's office

\$125

Urgent care center

\$190

Emergency room

\$1,200

The graph shows average costs. These rates are national averages of the total cost, not what members paid. It's based on Anthem, Inc. members' paid claims from January 1, 2015 through December 31, 2015. Your actual cost may vary depending on your plan and where you go for care.*



Money saving tip: Always visit hospitals and doctors that are part of your plan. If not, you'll usually pay much more.

