When your life or health is in serious danger, there's only one option—the emergency room. But for those times when the situation isn't life-threatening but still needs immediate care, there are many options that can be more convenient, less expensive and provide more appropriate care.



LiveHealth Online



Retail Clinic

Co-pay and/or co-insurance and deductible (Check your Benefit Outline)

LiveHealth Online—is a 24/7 service that connects you with board certified doctors through a two-way, live video chat from your smartphone, tablet or computer with webcam. The doctor can answer questions and diagnose many common problems. In less than 10 minutes, you can get medical advice, a diagnosis and even a prescription for a \$10 copay. It's a great way to get the care you need when your own doctor isn't available and it's more convenient than a visit to an urgent care center.

Best for: Cold, flu, allergies, fever, sinus infections, diarrhea, pinkeye and other eye infections, skin infection or rash

A Retail Health Clinic—is a clinic where medical professionals provide basic medical care. These clinics are almost always located in retail stores, supermarkets and pharmacies. Check your plan to see if visits to the Little Clinic or Minute Clinic are covered.

Best for: Rash, minor burns, cough, sore throat, shots, ear or sinus pain, burning with urination, minor fever, cold, minor allergic reactions, bumps, eye pain or irritation or cuts and scrapes.

A **Primary Care Physician**— provides both the first contact for a person with an undiagnosed health concern as well as continuing care of varied medical conditions, treating acute and chronic illnesses and providing preventive care and health education to patients.



Co-pay and/or co-insurance and deductible (Check your Benefit Outline)

Best for: routine check-ups, disease management and patient care. Their specialties include: adolescent medicine, geriatric medicine, general practice, preventive medicine and family nurse practitioners.

An Urgent Care Center—is a walk-in clinic staffed by doctors who treat conditions that should be looked at right away, but aren't as severe as emergencies. Doctors in an urgent care often do X-rays, lab tests and stitches.



Urgent Care

Co-pay and/or co-insurance and deductible (Check your Benefit Outline)



Emergency Room

Co-pay and/or co-insurance and deductible (Check your Benefit Outline)

Best for: Sprains and strains, nausea or diarrhea, ear or sinus pain, minor allergic reactions, animal bites, back pain, cough, sore throat, mild asthma, burning with urination, rash, minor burns, X-rays, minor fever or cold, stitches, eye pain or irritation, minor headache, shots or bumps, cuts and scrapes.

Emergency Room— You should always go to the emergency room if you believe your life or health is in danger. However, for less severe injuries or illnesses, the emergency room can be expensive and wait times can be over 4 hours.

Preventive Care

Wellness is about taking an active role in making the right choices to help you live a healthy and fulfilling life. Wellness is a state of optimal wellbeing in all aspects of



your life, whether mental, physical, spiritual, environmental, social or cultural.

Every Heartland plan participant is eligible for a 100% Heartland-covered, routine biometric screening each calendar year. Get a Wellness Passport from your local union representative, email or call us at 800.433.1204. Then schedule your FREE wellness exam with your in-network doctor or (if your plan allows) go to a participating pharmacy or retail health clinic to complete your screening.



Wellness Website

Heartland has a new wellness website, where you can check to see if Heartland has received your Wellness Passport, learn if you've earned your incentive, access tools, resources, support and more. Visit heartlandwellnessfund.com on your computer, tablet or phone, click on the blue Wellness tab and set up your account to explore your Wellness website.

HealthLink Nurses

A registered nurse from the HealthLink team may reach out to you to help you understand your Biometric screening results. HealthLink nurses can answer questions you may have and provide resources for managing and improving your results and health. The nurse can also provide assistance in locating a primary care physician in your area if you do not have one to assist you with any follow-up services needed on your path to wellness. The HealthLink Nurses program is a benefit of Heartland Health & Wellness Fund, so please consider taking advantage of this service.











Your Guide to the Best and Most Convenient Medical Care