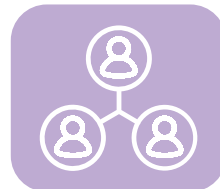




Know Where to Go for Care

If you're enrolled in an Invited medical option, the chart below can help you decide where to go for care based on the type of treatment you need, how much you can expect to spend and how quickly you need it.

Examples of Symptoms	Best Path for Care	Cost to You (Using a Tier 1, In-Network Provider)	Wait Time	Hours of Operation
Common cold, flu, sinus or ear pain, mild Covid-19, allergies, UTI	Medical Telehealth	\$0	10-15 minutes (no appointment needed)	24/7
Anxiety, depression, mood disorders, PTSD, other mental wellbeing challenges	Mental Telehealth	\$0	10-15 minutes (no appointment needed)	24/7
General health concerns, annual wellness exam, ear and sinus pain, chronic conditions, persistent muscle or joint pain	Primary Care Physician (PCP) or Specialist	Cost varies by medical plan (\$) <ul style="list-style-type: none"> • SimplePay: PCP - \$30 to \$70 copay, Specialist - \$65 to \$140 copay • PPO: PCP - \$10 to \$40 copay, Specialist - \$30 to \$90 copay • HDHP: PCP and Specialist - 20% to 40%, after deductible • MEC: PCP - \$25 copay, Specialist - \$50 copay 	Wait times vary	Appointment needed during business hours (check with doctor's office)
When your PCP is unavailable to treat urgent symptoms such as cuts, burns, sprains, ear or sinus pain, minor allergic reactions, animal bites, broken bones	Urgent Care Clinic	Cost varies by medical plan (\$\$) <ul style="list-style-type: none"> • SimplePay: \$65 copay • PPO: \$100 copay • HDHP: 20% to 40%, after deductible • MEC: \$150 copay 	Wait times vary (typically no appointment required)	Extended hours (includes evenings, weekends and holidays)
Sudden numbness, uncontrolled bleeding, difficulty breathing, seizure, loss of consciousness, chest pain or pressure	Emergency Room	Cost varies by medical plan (\$\$\$\$) <ul style="list-style-type: none"> • SimplePay: \$580 copay • PPO and HDHP: \$250 copay plus coinsurance, after deductible • MEC: ER not covered 	Long wait times (no appointments available)	24/7



Beware of Hidden Charges

- **If it's more than a routine check-up**, it's worth asking about your costs upfront.
- **If your doctor sends you for lab tests or scans**, make sure the lab they send you to is in-network. The HealthJoy app can help you find one that is.
- **Need a specialist?** Pick one that's in-network to avoid surprise bills – the HealthJoy app can help with this too.
- **Watch out for extra charges at urgent care.** Some urgent care clinics may charge ER-level prices if you go after hours or require more extensive procedures (e.g., sonogram).

