Where to Find Care

Understanding your options can help you save time and money



When it comes to taking care of yourself or your loved ones, you want to get the best care as quickly and affordably as possible. When you are ill, injured or feeling like you need immediate care, always call your primary care physician (PCP) first. If you can't reach your PCP or you don't have time for an office visit, you have options.

Telehealth

A service that allows you to connect with your provider virtually using a smart phone, tablet or computer. Many providers offer scheduled telehealth appointments. You may also have access to an on-demand telehealth service that is available 24/7. Please reference your certificate/benefit guide for more information about telehealth services available to you or call Customer Care at the phone number on your ID card.

Convenience Clinic

A walk-in clinic located in some drug and grocery stores, staffed by a physician's assistant or nurse practitioner. Convenience clinics don't require an appointment and have shorter than average wait times.

Nurse Line

A free call-in service offered by Medical Mutual, providing 24/7 access to registered nurses for answers to your health-related questions. Call 1-888-912-0636.

Urgent Care

A walk-in clinic that saves time and money compared to an emergency room. Many are open evenings and weekends. Urgent care facilities don't require an appointment and have average wait times.

Emergency Room (ER)

A facility located in a hospital, providing 24/7 care in case of emergencies. ER visits for non-emergency symptoms may result in extremely long wait times and significantly higher costs.

When traveling outside the U.S., emergency room visits are covered for the treatment of Emergency Medical Conditions in the location you are visiting. You may be asked to pay for the service up front but you may be reimbursed for covered emergency services by submitting an itemized bill to Medical Mutual.

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Symptom Reference Chart



	ER/911	Urgent Care	Convenience Clinic	Primary Care Physician	Telehealth
Allergic reactions*	●	●		●	
Allergies		●	●	●	●
Annual preventive care visit				●	
Anxiety	●			●	
Asthma		●		●	
Back pain (minor)		●	●	●	
Bleeding (heavy)	●				
Broken bone (major)	●				
Broken bone (minor)		●		●	
Bronchitis		●	●	●	●
Change in vision (sudden)	●				
Chest pain	●				
Cold and flu symptoms		●	●	●	●
Cut/burn (major)	●				
Cut/burn (minor)		●		●	●
Depression	●			●	
Ear infection		●	●	●	●
Head injury (severe)	●				
Infection		●		●	
Insect bite		●		●	●
Pink eye		●	●	●	●
Rash		●		●	●
Respiratory infection		●	●	●	●
Shortness of breath	●				
Sinus problems		●	●	●	●
Spinal injury	●				
Sprain or strain		●		●	●
Suicidal thoughts	●			●	
Trouble speaking (sudden)	●				
Urinary tract infection		●	●	●	●
Vaccinations (also flu shots)			●	●	
Wheezing		●		●	
X-ray		●		●	

*Severe allergic reactions, such as tongue/throat swelling, difficulty speaking, swallowing or breathing should be seen in an ER.

Please Note: This is a sample list of services and may not be all-inclusive. This does not take the place of professional medical advice, diagnosis or treatment. Although this information is intended to help make the best decision for care, if you feel that your situation is life- threatening, go to the nearest emergency room.