





IBEW Local No. 22/NECA Health and Welfare Fund

Choose the right health care setting!

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs:

TYPE OF CARE		WAIT TIME	IN-NETWORK COST**
	TeladocSM – 800-835-2362 or Teladoc.com You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications. When to go* <ul style="list-style-type: none"> • Cold or flu • Bronchitis • Respiratory infection • Sinus problems • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye 	17 minutes or less, on average approximate wait time for doctor to respond	\$45 Average cost YOUR COST: \$0 COPAY!
	Retail clinic/convenient care clinic Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. When to go* <ul style="list-style-type: none"> • Colds or flu • Sinus infections • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats 	15 minutes or less, on average	\$50-\$100 Average cost YOUR COST: \$5 COPAY
	Urgent care/walk-in clinic Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends. When to go* <ul style="list-style-type: none"> • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches 	20-30 minutes Approximate wait time	\$150 -\$200 Average cost YOUR COST: Approx. \$50-\$60
	Emergency room (ER) Visit the ER only for treatment of a critical injury or illness. If you are not seriously ill or hurt, you could wait hours before receiving care. When to go* <ul style="list-style-type: none"> • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones 	3 to 12 hours Approximate wait time for non-critical cases	\$1,200-\$1,500 Average cost YOUR COST: Approx. \$260-\$320

* This is a sample list of services and is not intended to be all-inclusive.

** Listed costs are averages only, presented for illustrative purposes and are not tied to a specific condition or treatment. Your out-of-pocket costs will vary and the amounts above assume you have met your deductible. The amounts listed are illustrative based upon facility averages and will vary based upon the actual scope of services provided

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