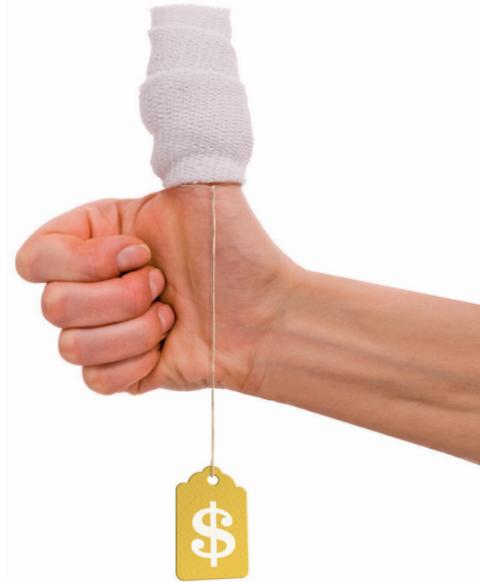


double ouch

Don't add expense to injury with a trip to the ER.

Go to an urgent care center for non-emergencies for care without the high expenses of emergency room services.



Your local Blue Shield contracted urgent care center (UCC) offers much of the same basic medical services as your doctor's office, often with extended hours. Staffed with licensed physicians, they are usually equipped to handle X-rays, stitches, sprains, and infections. They accept walk-in appointments, and typically have shorter wait times than the emergency room (ER).

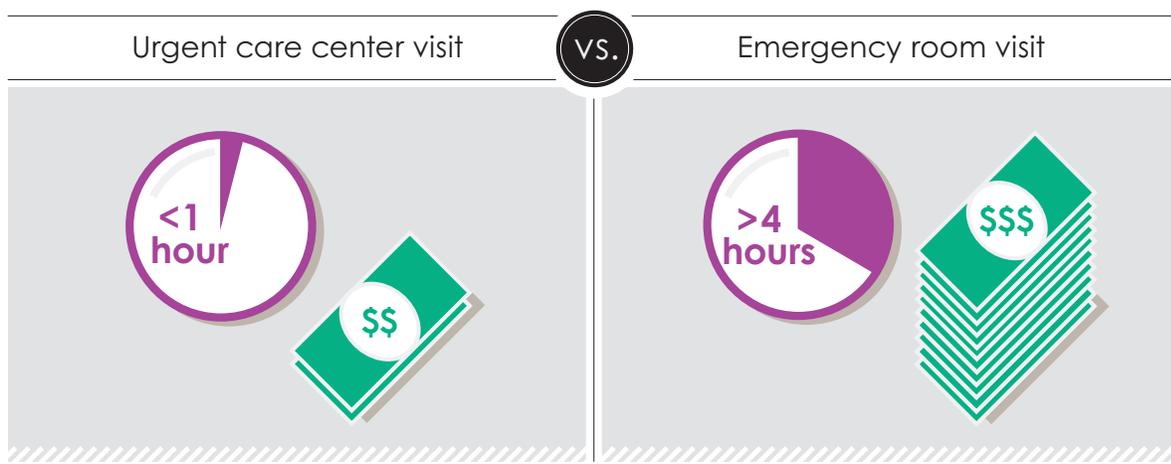
If you feel you are experiencing an emergency, call 911 immediately or go to the nearest ER.

Savings

With lower copayment costs than ER visits, UCCs offer you quality care at lower out-of-pocket costs for non-emergency conditions.

Speed

In addition to the quality care, UCCs offer much shorter wait times. While the average wait time at a California ER is 4 hours and 34 minutes,* your wait at a UCC is usually less than an hour.†



The dollar signs above are 2011/2012 plan-year (or calendar year) copayments based on services provided by a Blue Shield-contracted UCC and a network ER where services did not result in admission.

* 2010 Emergency Department Pulse Report from American College of Emergency Physicians and Press Ganey.

† Johns Hopkins Medicine Health Alerts (posted November 18, 2009 and reviewed January 2011), Urgent Care or the ER – Which is the Right Choice? Retrieved May 31, 2011, http://www.johnshopkinshealthalerts.com/alerts/healthy_living/JohnsHopkinsHealthyLivingHealthAlert_3247-1.html.

Conditions and where to go

An urgent care center can treat many common conditions, while others are more appropriately treated in the emergency room. Before you go, call your local UCC and ask about its services.

| Urgent care centers | VS. | Emergency rooms |
|--------------------------------------------|-----|-------------------------------------------------------|
| Cough, sore throat, respiratory infections | | Any life-threatening or disabling condition |
| Ear aches | | Injury, with loss of consciousness or fainting |
| Back pain, body aches | | Uncontrolled bleeding |
| Burning with urination | | Sudden numbness of limbs or face, difficulty speaking |
| Colds, sinus infections, allergies | | Severe shortness of breath or difficulty breathing |
| Eye irritation, swelling or pain | | Sudden, severe chest pain or pressure |
| Sprains, muscle strains | | Major injuries, vehicle accidents, stab wounds |
| Rashes, minor cuts, scrapes, wounds | | Poisoning |
| Nausea, vomiting, diarrhea | | Sudden, severe abdominal pain |
| Animal bites | | Vomiting blood |

Don't wait until you're feeling ill

You can go to any urgent care center for covered services, but you'll pay less by going to one that is contracted with Blue Shield. It's easy to find a contracted urgent care center near you. Go to either bsurgentcare.com or on our Find a Provider site at blueshieldca.com/fap. Just select *Urgent Care Centers* and enter your ZIP code. Write down the location, phone number, and hours and keep it handy.

If you don't have access to the Internet, you can call Blue Shield Member Services at number listed on your Blue Shield medical ID card to help you find an urgent care center near you.

Smart tip: Enter the information into your cell phone for easy reference.