






# What Are My Options for Care?

You have many options for how and where you can receive care through your Premera Blue Cross medical plan. But which one is best for your situation? Use the chart below to help you decide and see the benefit grid on the next page for service costs.

Care Center	What is it?	What can they treat?
<b>Kinwell Health</b>   <b>Kinwell</b>	<ul style="list-style-type: none"> <li>Provides access for members who receive covered services from a Kinwell clinic to have lower cost shares and timelier appointment availability</li> <li>Primary Care such as pediatric and geriatric care, including management of mental health and chronic health conditions</li> <li>Point of care labs drawn and tested at Kinwell clinics, such as lipids, A1C, some viral testing</li> <li>Virtual Care Visits</li> <li><b>Call Premera Customer Service for more information on availability, services available and hours.</b></li> </ul>	<ul style="list-style-type: none"> <li>Answer general questions like “how long should I ice my sprained ankle?”</li> <li>Give advice/referrals of where to go for treatment e.g. ER or primary care doctor</li> </ul>
<b>Telemedicine / Virtual Visits</b>  	<ul style="list-style-type: none"> <li>Convenient, low cost option for treating common, non-urgent health concerns</li> <li>A doctor will diagnose the issue over the phone and write a prescription, if necessary.</li> <li><b>Available 24/7/365 days a year, by web, phone or mobile app</b></li> </ul>	<ul style="list-style-type: none"> <li>Minor illnesses</li> <li>Minor infections</li> <li>Cold and flu symptoms</li> <li>Bronchitis</li> <li>Allergies</li> <li>Mental health</li> <li>Headaches/migraines</li> <li>And more...</li> </ul>
<b>Doctor's Office</b>  	<ul style="list-style-type: none"> <li>Routine care or treatment for a current health issue</li> <li>Your primary doctor knows you and your health history</li> <li>To manage your medications</li> <li>To refer you to a specialist</li> <li><b>Normally available Monday-Friday. Check with your provider for actual office hours.</b></li> </ul>	<ul style="list-style-type: none"> <li>Routine checkups and preventive services</li> <li>Immunizations</li> <li>Minor injuries, such as sprains</li> <li>Illnesses</li> <li>Manage your general health and chronic conditions</li> </ul>
<b>Urgent Care Clinic</b>  	<ul style="list-style-type: none"> <li>Treatment of non-life-threatening injuries or illnesses</li> <li>Staffed by qualified physicians</li> <li><b>Generally open night and weekends; some open 24/7</b></li> </ul>	<ul style="list-style-type: none"> <li>Cold and flu symptoms</li> <li>Minor accidents or falls</li> <li>Minor sprains or fractures</li> <li>Minor cuts and burns</li> <li>Vomiting, diarrhea</li> </ul>
<b>Emergency Room</b>  	<ul style="list-style-type: none"> <li>Immediate treatment for serious, life-threatening conditions.</li> <li>Ready to treat any critical situation</li> <li>Can be hospital-based or freestanding</li> <li><b>Available 24/7/365 days a year</b></li> </ul>	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Difficulty breathing</li> <li>Severe abdominal pain</li> <li>Broken bones</li> <li>Head injuries</li> <li>Uncontrolled bleeding</li> <li>Seizures</li> </ul>