

WHERE DO I GO FOR CARE?

Choosing the appropriate provider when addressing a health care need can involve decisions based on urgency, symptoms, availability, and cost. Use this handy chart to help guide you through these health care decisions.

Health Care Setting	Health Care Service	Common Symptoms or Conditions		Cost Plan Pays for Your Visit	Your Co-Pay Share*
98point6 Virtual Primary Care	24/7 On demand access by app from your mobile phone or smart device	<ul style="list-style-type: none"> ✓ Cough/Cold Flu ✓ Covid-19 ✓ Muscle sprains ✓ Stomach problems ✓ Sore throat 	<ul style="list-style-type: none"> ✓ Nausea ✓ Seasonal allergies ✓ Pinkeye ✓ Cold sores ✓ UTI & yeast infections ✓ Rashes 	\$60	\$0 or \$5
Doctors Office Primary Care Physician	Illness, conditions that require preventative or ongoing care & not life-threatening	<ul style="list-style-type: none"> ✓ Annual check-ups ✓ Immunizations ✓ Cough or cold ✓ Fever ✓ Lingering pain 	<ul style="list-style-type: none"> ✓ Regular health screenings ✓ Sinus infections ✓ Minor allergic reactions 	\$125 - \$300	\$
Retail Clinic	Healthcare clinics inside retail stores, supermarkets & pharmacies	<ul style="list-style-type: none"> ✓ Cold and flu ✓ Sore throat ✓ Allergies ✓ Minor cuts, burns, and rashes 	<ul style="list-style-type: none"> ✓ Headaches ✓ Strains & sprains ✓ Bronchitis ✓ Sinus infections 	\$125 - \$150	\$\$
Urgent Care	Urgent but not life-threatening	<ul style="list-style-type: none"> ✓ Headaches ✓ Migraines ✓ Asthma ✓ Breathing conditions 	<ul style="list-style-type: none"> ✓ UTI & yeast infections ✓ Sprains ✓ Animal bites ✓ X-rays 	\$150 - \$250	\$\$\$
Specialist	Expert opinions or specific procedures beyond the scope of a primary provider	<ul style="list-style-type: none"> ✓ Skin disorders ✓ Joint pain ✓ Osteoarthritis ✓ Back problems ✓ Cholesterol problems 	<ul style="list-style-type: none"> ✓ Upper respiratory problems ✓ Anxiety/depression ✓ Chronic neurology disorders ✓ High blood pressure 	\$250 - \$600	\$\$\$\$
Emergency Room	Serious, life-threatening, or involving severe pain	<ul style="list-style-type: none"> ✓ Difficulty breathing ✓ Chest pain ✓ Uncontrolled breathing 	<ul style="list-style-type: none"> ✓ Severe injury ✓ Stroke symptoms 	\$1,700 - \$2,200	\$\$\$\$\$

*Remember, use an "In-Network Provider" with the fewest \$ symbols for your lowest cost. Using an "Out-of-Network" provider may cost additional charges above the copay.

CONGRATULATIONS!

Healthcare Bluebook

Congratulations to the 2 winners who recently participated in our Healthcare Bluebook's "Price is Right" game! **Thank you** to everyone who participated!

We will be playing another game soon...stay tuned! The games are designed to familiarize you with all the resources available to you through Healthcare Bluebook.

Remember...if you are enrolled in our medical plan, you can save money and earn cash rewards by using [Healthcare Bluebook](#).

*Access Healthcare Bluebook through your [Meritain Health](#) portal!

107 Rewards have been paid out through August totaling \$5,210!

COMING SOON EPC Benefits "Open Enrollment" is coming up Nov. 1 to Nov. 30. It is your once a year opportunity to change, add or delete EPC benefit coverages. Watch for more information in future newsletters, check our website at: www.epc.org/benefits/2023openenrollment, or talk with your church benefit administrator if you have questions. **No Action** is needed if you are keeping your current coverages.

Creditable Coverage Notice

As an EPC medical plan enrollee you automatically receive a "Creditable Coverage Notice" each October. The Notice is important for those who are Medicare eligible or will become Medicare eligible over the next year and will be enrolling in Medicare or a Medicare Part D prescription drug plan. If you are not in that age category yet, then the notice does not apply to you.