

The best thing for you and VEBA is to avoid using the emergency room for anything BUT an emergency....

When a sudden medical problem comes up, it's important that you get the right kind of care—and that means getting your care at the right place. Your VEBA medical plans give you different ways to access treatment, depending on how serious your situation is.

Walk-in Clinics – When you need to see a doctor SOON



Walk-in clinics and doctor's offices treat medical conditions that need prompt attention but are not life-threatening—such as an earache, a bad cold, or a sprained ankle. We're talking about treatment that can safely be delayed long enough for you to call your doctor for instructions on getting appropriate medical care.

Emergency Room Care – When you need to see a doctor RIGHT AWAY



Emergency rooms are designed to handle true medical emergencies. An "emergency" is a sudden illness or injury that must be treated immediately to prevent death, disability, or permanent damage to your health. This means extremely serious situations, such as a heart attack, a stroke, or injuries from a car accident.

Why does it matter where you go? For one thing, a trip to the emergency room is very expensive both to you *and* VEBA. The chart below compares the average cost of ER services with the cost of treatment received in a walk-in clinic or doctor's office.

Where You Go for Care	What It Costs (on average)
Walk-in clinics	\$63
Doctor's office	\$67
Emergency room	\$750 – \$950

You're also likely to spend a long time waiting for care if you go to a busy ER when it's not a true emergency.

By choosing the right kind of facility, you can help keep the medical plans more affordable for everyone.

If you have a real emergency, call 911 or go to the nearest emergency room right away.

