Know where to go for care

It may save you time and money.

Our medical plans are self-funded, which means we share in the cost of your medical care—and that's a good deal! On average, we pay over 73% of the total costs incurred by employees and dependents. You can help manage the cost you pay by accessing the right care at the right time. Together, we can all keep healthcare affordable.

Type of care location	Examples of health issues			Average cost

Primary care clinic
 	
Your first choice for care when it's not an emergency
	• Acne
	• Allergies
	• Asthma
	• Bladder infection
	• Cold
	• Dehydration
	• Earache
	• Flu
	• Headaches
		• Managing chronic conditions:
		  • Diabetes
		  • High blood pressure
		• Pink eye
		• Preventive health
		• Quit tobacco
			• Sinus infection
			• Sore throat
			• Sprains
			• Stomach problems
			• Well-woman exams
			• Yeast infection
				💲 Usual primary care copays apply

24/7 virtual care eVisits and video visits using your mobile device or computer	• Acne • Allergies • Bladder infection	• Cold • Flu • Pink eye • Quit tobacco	• Sinus infection • Stomach problems • Yeast infection Download the free MyBSWHealth app	💲 Cost can vary by medical plan

Urgent care
 	
Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor
	• Back pain
	• Cold
	• Dehydration
		• Escalating symptoms for chronic conditions:
		  • Diabetes
		  • High blood pressure
			• Minor burns
			• Minor cuts
			• Minor eye injuries
				💲💲 Urgent care copays apply at traditional urgent care locations

Emergency room Any condition you believe to be life-threatening	• Chest pain • Deep cuts or wounds • Difficulty breathing • Poisoning, overdoses and suicidal behavior	• Severe abdominal pain, coughing or vomiting blood • Severe burns	• Severe head injuries • Sudden loss of balance, vision change, facial droop, arm or leg weakness	💲💲💲💲 Hospital average cost 💲💲💲💲💲 Stand-alone average cost