

## PLEASE READ – Important Information regarding ER Copay Changes for 2018/2019:

After you meet your plan deductible, you'd pay a \$500 copay plus 20 percent coinsurance for a single visit to a freestanding emergency room (ER). If you need to be admitted to the hospital and have to be transported, you would incur additional costs versus going straight to a hospital-based ER.

However, the copay for care in a hospital-based ER is \$250 – half as much as a freestanding ER.

- **Use the ER wisely**  
Visit the emergency room for *life-threatening emergencies only*
- **Go to the right place for care**  
Use urgent care or walk-in clinics for non-life-threatening emergencies
- **Use the Informed Health Line**  
Call the 24-Hour Nurse Line at 1-800-556-1555 to get guidance from a trained nurse if you're not sure where to go for care
- **Call a board-certified physician 24/7 at Teladoc**  
Take advantage of the most convenient and least costly way to get help quick at 1-855-835-2362; create an account now before you need help

### What's a freestanding ER?

- Freestanding ERs aren't typically in the network. Unlike urgent care, freestanding ERs usually aren't affiliated with a hospital; they are often owned by independent groups or individuals.
- Because they're not contracted with TRS, you're not protected by a negotiated rate like you are if you use a hospital-affiliated ER that is in the network.

### How can you tell it's a freestanding ER?

- Freestanding ERs aren't attached to hospitals and are often located in strip malls and shopping centers. They're required by law to have the word "emergency" in their signage.

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