

Know Where to Go for Care

When you need care, where you go matters. Learn about your options so you can make the best choice for treating your condition.



When to visit your Primary Care Provider

Seek care from your Primary Care Provider (PCP) whenever possible. They understand your medical history and can set you up with a specialist if needed.

Common uses include:

- Preventive services and vaccinations
- Ongoing medical care for a chronic condition
- Medical problems that are not an immediate or serious threat to your health or life, like strep throat, colds, the flu, or allergies
- Initial concerns related to stress, sleep, mood changes, or emotional well-being



When to use Telehealth

As a Compass Rose Health Plan member, **you have access to our telehealth service, Doctor On Demand®**, which is available 24/7 for urgent care and mental health needs. In addition, you may use telehealth services offered by your in-network PCP.

Common uses include:

• Cold and flu	• Anxiety, depression, or stress
• Fever	• Rashes
• Sore throat	• Diarrhea or vomiting
• Allergies	• Urinary tract infections



When to go to Urgent Care

If you cannot reach your doctor or need care outside of office hours, urgent care centers can provide outpatient care for a wide range of conditions.

Common uses include:

• Cold and flu	• Sprains and strains
• Sore throat	• Minor broken bones or cuts
• Infection	• Mild asthma attack
• Rashes	• Earaches



When to go to the Emergency Room

If you have an urgent, acute or life-threatening condition, call 911 or go to the emergency room right away. Otherwise, one of the other care options might save you time and money.

Common uses include:

• Sudden change in vision	• Heavy bleeding
• Sudden weakness	• Spinal injuries
• Difficulty breathing	• Chest pain
• Severe head injury	• Major wounds, burns, or broken bones
• Thoughts of harming yourself or others	



How much will my care cost?

This table shows what you can expect to pay for each care option when using an **in-network** provider.

Care Option	Standard Option	High Option
Primary Care Provider (PCP)	Premium Care Physician*: \$10 Non-Premium Care Physician: \$35	\$15
Mental Health Office Visit	\$10	\$15
Telehealth via Doctor On Demand	\$0 for first 5 visits \$10 after 5th visit	\$0, unlimited visits
Telehealth via PCP	Premium-Designated PCP*: \$10 Non-Premium PCP: \$35	\$0
Urgent Care	\$50, waived if admitted	\$35, waived if admitted
Emergency Room	30% of the Plan Allowance, waived if admitted ¹	10% of the Plan Allowance, waived if admitted ¹

Lower copays for Premium Care Physicians are not available to members enrolled in or eligible for Medicare.

*When choosing your PCP from our provider directory look for two blue hearts, which indicate Premium Care Physicians. These providers meet the criteria for providing quality and cost-efficient care and have lower copays.

¹ Deductible applies.



Learn More

Find network physicians, behavioral health providers, urgent care centers, and other care in your area at compassrosebenefits.com/UHC — no referrals required.

If you have additional questions about the health plan or your care options, call us toll-free at **(888) 438-9135**, 8 a.m. to 8 p.m. E.T.



Compass Rose
Health Plan

This care options guide applies to Compass Rose High and Standard Option members. Medicare Advantage members should refer to their plan materials for care options and provider information.