Helping you get the right care

The importance of having a regular provider

At UnitedHealthcare®, we encourage you to have a strong relationship with a primary care provider (PCP) or doctor you see regularly. Having a trusted relationship with a PCP is one of the best ways to help get the care you need, when and where you need it. Regular visits help make it easier for you to share information about your health that may help your PCP provide you with better care.

One of the best times to share information is during an annual wellness visit or annual physical exam. Both are covered at a $0 copay[1] under your UnitedHealthcare® Group Medicare Advantage plan. During your annual wellness visit and/or annual physical exam, you can ask if you're up to date on preventive care like cancer screenings and immunizations and talk to your PCP about health changes or concerns. You can also develop a health and wellness plan to help you stay on top of your health care.

Where to go

When you don't feel well, it can be difficult to know when and where to seek care. Should you wait to see your PCP, take advantage of a Virtual Provider Visit (see next page) or go to an urgent care center? **The best thing to do is to ask your PCP about when and where to get care, especially if you already have a medical condition.** However, if your PCP isn't available, use this helpful chart to help you decide.

	Virtual Provider Visit	Urgent care center	Emergency room
Animal bites		✓	
Stitches		✓	• Any life-threatening or disabling condition
X-rays		✓	
Back pain		✓	• Sudden or unexplained loss of consciousness
Mild asthma		✓	
Minor headaches	✓	✓	• Chest pain; numbness in face, arm or leg; difficulty speaking
Sprains, strains		✓	
Nausea, vomiting, diarrhea		✓	• Severe shortness of breath
Bumps, cuts, scrapes	✓	✓	
Burning with urination	✓	✓	• High fever with stiff neck, mental confusion or difficulty breathing
Coughs, sore throat	✓	✓	
Ear or sinus pain	✓	✓	• Coughing up or vomiting blood
Eye swelling, irritation, redness or pain	✓	✓	• Cut or wound that won't stop bleeding
Minor allergic reactions	✓	✓	• Major injuries
Minor fevers, colds	✓	✓	• Possible broken bones
Rashes, minor burns	✓	✓	

ER rule of thumb: Call 911 or go to the emergency room (ER) if you think you could put your health at serious risk by waiting to get care.

Note: Generally, out-of-pocket costs are lower if non-emergency care is received at an urgent care center, and a Virtual Provider Visit may be as low as $0. Each clinic or center may have different services available and different hours they are open, so be sure to call and ask before you go.

What is a Virtual Provider Visit?

See a medical provider anytime using live video chat[2] from your computer, tablet or smartphone

With Virtual Provider Visits, you can ask questions, get a diagnosis or even get medication prescribed and sent to your pharmacy. You'll need a strong internet connection. **You may want to prepare ahead by setting up an account for a Virtual Provider Visit so you're all set when it's time to make an appointment.** Doctor On Demand®[3], Amwell® and Teladoc® Health are part of the UnitedHealthcare provider network bringing you this service.[4]

Answers to some common questions

How much does it cost?
Copays vary by plan. A Virtual Provider Visit may be as low as $0 with certain plans. Please refer to your Summary of Benefits or Evidence of Coverage for details.

How quickly can I talk to someone, and how long does a visit last?
Once a request for a visit has been submitted, wait times vary based on availability. A typical visit lasts 10–15 minutes.

Who will I be talking to?
You can find a list of participating Virtual Visit providers on your member website.

Can I use it for any medical situation?
Virtual Provider Visits may be best for situations like a cold, flu, skin rash or eye issue, or when it may be safer to visit a doctor from home. You will be advised by the provider if an in-person visit is appropriate. Virtual Provider Visits are not appropriate for serious or emergency medical situations.[5]

There are 2 ways to access Virtual Provider Visits

On your computer:
Visit your member website, select **Find Care,** then select **Virtual Care.** Set up your account with Amwell®, Doctor on Demand or Teladoc®.

On your tablet or smartphone:

dr. on demand

Download the Doctor On Demand app

amwell

Or download the American Well app

Teladoc® HEALTH

Or download the Teladoc app

[1] A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.

[2] Virtual Provider Visits may require video-enabled smartphone or other device. Not for use in emergencies. Not all network providers offer virtual care.

[3] Doctor On Demand® is a registered trademark owned by Doctor on Demand, Inc. for healthcare services and software/apps relating to healthcare.

[4] Providers listed may not be available in every area. Other providers are available in our network. Contact the Customer Service number on the back of your member ID card for more information.

[5] This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

This information is for educational purposes only and is not a substitute for the advice of a licensed medical provider.

Providers cannot prescribe medications in all states.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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