

Where to Go When You Need Care

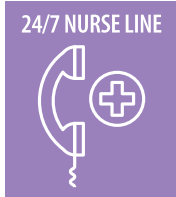
You have options when it comes to choosing care. Knowing what is and isn't an emergency can help you plan for the unexpected.

When It's Not an Emergency



Your doctor (or the Student Health Care Center) should be your first choice for non-emergency care such as:

Cuts and scrapes	Sore throat
Fever, colds and flu	Stomachache
Minor burns	Rashes
Ear and/or sinus pain	Urinary tract infection



24/7 Nurse line provides you a trusted place to get answers to your health questions at no cost to you.

1.877.789.2583



UF Health participating clinics, including the Student Health Care Center, offer follow-up for non-emergency medical and behavioral conditions with a Virtual Visit for a \$10 copayment.

Allergies	Tobacco cessation counseling
Colds and flu	Follow-up for chronic care
Eye infections	Stress management

When You Need Immediate Attention



When it is not a true emergency but needs immediate attention:

Migraines or headaches
Cuts that need stitches
Vomiting
Sprains or strains
Back pain
Animal bites

NOT COVERED

Convenience care or retail clinics located within grocery stores and retail pharmacy locations, such as CVS Minute Clinics, are NOT Covered.

To find Tier 1 urgent care facilities, go to [GatorCare.org/network](https://www.gatorcare.org/network).



For life-threatening problems:

Chest pain or heart attack	Severe vomiting, diarrhea
Seizures	Fainting, dizziness, weakness
Stroke	Uncontrolled bleeding
Sudden or severe pain	Difficulty breathing
Head or neck injuries	Broken bones

A minimum of \$150 per-visit deductible is charged for most plans.

Is it a Freestanding Emergency Room or is it an Urgent Care?

Beware, urgent care centers and freestanding ERs can be difficult to tell apart. Freestanding ERs often look like a lot of urgent care centers, but COSTS ARE HIGHER, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER:

- ▶ Freestanding ERs are separate from a hospital but are equipped and work the same as an ER, and care you receive is subject to the same minimum \$150 per-visit deductible and coinsurance as an ER at a hospital
- ▶ Freestanding ERs are staffed by board-certified ER physicians and if they do not contract with your plan, you could be responsible for what your insurance does not cover*

If you go to a freestanding ER and you need to be admitted, an ambulance will transport you to the hospital of your choice. If you choose to be admitted to a Tier 2 facility for hospital care, your out-of-pocket expenses will be significantly higher than if you choose a Tier 1 facility.

*This is known as **Balance Billing** – When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider charges \$200, and the allowed amount is \$110, the provider may bill you for the remaining \$90.