



BenefitSmart

Know Where to Go

When you get sick or injured, where do you turn?

Because of high cost and long wait times, it's usually best to save ER trips for true emergencies. When you need non-emergency care, try to visit your doctor who can treat you based on a better understanding of your medical history. If your doctor isn't available, you may be able to get the care you need at another facility with shorter wait times and for a lower cost than an ER trip.

Here's an at-a-glance overview of different types of providers and when it's most appropriate to visit each one.

Facility Type	How to Recognize It	Visit for ...	Typical Hours and Wait Time	Cost Level
Traditional ER	ER attached to a hospital	All life-threatening or disabling conditions, trauma care and major injuries	Open 24 hours; long wait for non-emergency	\$\$\$\$
Freestanding ER	Usually found in shopping centers and has "ER" or "emergency" in the name	Life-threatening or disabling conditions and major injuries (but not trauma care)	Open 24 hours; wait time can be shorter than traditional ER	\$\$\$\$
Urgent Care Center	A stand-alone facility that usually has "urgent care" in the name (and NOT "ER" or "emergency")	Problems that need immediate attention but aren't life-threatening, like stitches, sprains, animal bites and x-rays	Hours include evenings, weekends and holidays; shorter wait time than ER	\$\$
Your Doctor	Physician with traditional office	Ongoing and more personalized care based on an understanding	Traditional office hours; call ahead	\$

hours

of your medical history; annual check-ups; routine care, like for a sinus infection, minor allergic reaction, fever, rash, cut or flu shot

for appointments

Retail Clinic

Walk-in clinics found in some grocery stores and pharmacies

Routine care, like for a sinus infection, minor allergic reaction, fever, rash, cut or flu shot

Includes evenings and weekends; shorter wait time

\$