

Say goodbye to unnecessary ER visits!

Participating Urgent Care Clinics

Get convenient
urgent care —
without the
long wait!

Make unnecessary ER visits a thing of the past

Of course, it's second nature for many of us to hit the emergency room if we're suddenly sick or injured — a sound idea, in many cases. But what if you have an urgent, but non-life threatening, medical issue like a broken arm or ankle sprain? A hefty ER wait time, and even heftier hospital bill, might not be your best option. In fact, quicker, more affordable and more convenient treatment is closer than you think: your local urgent care center.

Many of these health care spots are open 7 days a week — even nights, weekends and holidays — with no appointments necessary. That makes them a convenient option for common ailments and accidents you'd typically visit the ER for. Plus, when you opt for care from one of approximately 3,432 Aetna[®]-contracted centers instead of your local ER, your savings can really add up!

See the savings!

If you're like many Americans, out-of-pocket costs like deductibles or copays are a part of your world. But the dramatically lower cost you'll pay for participating urgent care visits will feel like instant relief. Take a look at what you may save:

Urgent Service	Average ER Cost ¹	Average Urgent Care ¹ Cost
Sprains	\$550-\$750	\$110-\$150
Influenza	\$550-\$750	\$110-\$150
Minor Lacerations	\$550-\$750	\$110-\$150
Headaches – Migraine and Tension	\$550-\$750	\$110-\$150

8 GREAT REASONS TO TRY URGENT CARE

If you've already seen and saved at your local urgent care center — congrats! You've taken a giant step toward protecting your health and your wallet. If not, there are plenty of reasons to start:

- **You're covered:** All you need is your Aetna ID card.
- **No appointments needed:** Just walk right in!
- **Convenient hours:** Some clinics are open 7 days a week, with extended evening, weekend and holiday hours, just like the ER.
- **Less waiting:** The average ER visit tops 3 hours;² while urgent care visits are generally an hour or less.
- **Lower prices:** Lower copays and out-of-pocket costs, with prices averaging \$110-\$150,¹ compared to ER costs of \$550 to \$750.¹
- **Many locations:** With approximately 3,432 (and growing) centers nationwide, you can find a location quickly near your home or job.
- **Fully staffed by doctors:** Clinics are overseen by doctors, with doctors providing the service.
- **Connections with local ERs:** If you need more extensive care, you'll be referred to the closest ER.

¹Average Urgent Care and Emergency Room Pricing. Aetna Strategic Contract Manager 9/08. Actual costs may vary.

²Information and Publications. Urgent Care Association of American. Accessed September 23, 2008 on www.ucaoa.org/urgentcare.html.





**Want a cost-cutter?
An urgent care
visit typically costs
50 percent *less*
than the ER³.**

Have a minor medical need?

If you need care for non-life threatening *minor* ailments after your doctor's office is closed, you have plenty of options, too. We also contract with retail, or walk-in clinics, to give you an affordable alternative to the ER — at an average cost break of up to five times less!

The sites are staffed with nurse practitioners and physician assistants to handle ear infections, routine allergies and other minor medical needs. And just like urgent care centers, evening and weekend hours are available, with no appointments needed.

Finding a spot is easy!

Get familiar with urgent care and walk-in locations in your neighborhood *before* you need them. Here's how:

1. Visit www.aetna.com.
2. Click on "Find a doctor."
3. Enter your location details.
4. Choose "Facilities" under "Provider Category."
5. Select "Urgent-care facilities" or Walk-in clinics."

If your medical need is more than urgent — for example, characterized by chest pain, trouble breathing, bad bleeding or other symptoms that are serious or put your life at risk — you should go straight to your local ER.

Plenty of services

If you're thinking the ER is the only place that can handle your health issue, think again! Urgent care centers not only offer care for serious, non-life threatening medical matters, they also offer plenty of other services, too. Examples include:

- Fractures
- Whiplash
- Sports injuries
- Falls (less than 7 feet)
- Cuts and minor lacerations
- Allergies
- Infections
- Flu
- Gallstones
- Skin lesion removal
- Burns and rashes
- Immunizations & vaccinations
- And more!

Protect your health, *and* your wallet. Consider the advantages of your local urgent care center.

³Urgent care saves time, money plus eases overcrowding in ERs. Accessed September 23, 2008 at www.bizjournals.com.

⁴Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health Inc., Health of the Carolinas Inc, Aetna Health of California Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156.

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