

Non-Emergency Care

From time to time California's Valued Trust (CVT) members need care for a sick child, a swollen ankle or an ear ache but the family doctor is not available and it is not an emergency. What are your options? Depending on your plan there are several good ways you can get care.

Urgent Care Centers

Urgent care is a category of walk-in clinic focused on the delivery of ambulatory care in a dedicated medical facility outside of a traditional emergency room. Urgent care centers primarily treat injuries or illnesses requiring immediate care, but not serious enough to require an ER visit.

Urgent care does not replace your primary care physician. An urgent care center is a convenient option when someone's regular physician is on vacation or unable to offer a timely appointment. Or, when illness strikes outside of regular office hours, urgent care offers an alternative to waiting for hours in a hospital Emergency Room.

TeleHealth

Another option is to speak to a nurse or physician by video, phone or computer if you're considering an emergency room visit for a non-emergency room condition. Some plans offer MDLIVE or Teladoc, while others have NurseHelp 24/7 or Advice Nurse.

Emergency Rooms

If you believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to you or your family member's health, call 911 or go to the nearest emergency room.



Online Resources

Visit CVT's online resources at www.CVTrust.org or call Member Services at (800) 288-9870 for more information.

- **Know Your CVT Benefits Series:** Brochure series provides information to make informed decisions at www.cvtrust.org/resources/healthcare-literacy
- **Medical and Pharmacy Benefit Calculator:** Compare the benefits and out-of-pocket expense between plans at www.cvtrust.org/calculator
- **Summary of Benefits and Coverage:** Outline of your plans' coverage and benefits at www.cvtrust.org/sbc
- **YouTube Channel:** Visit our YouTube Channel for fun, informative videos about healthcare, benefits and services that CVT offers. Visit [YouTube.com/CVTinfo](https://www.youtube.com/CVTinfo)



CALIFORNIA'S
VALUED TRUST

Healthcare Benefits for the Education Community

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CVT complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-288-9870.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 800-288-9870.

Finding Non-Emergency Care

Know Your CVT Benefits



CALIFORNIA'S
VALUED TRUST

Healthcare Benefits for the Education Community

Find non-emergency care quickly

Save time and money by knowing where to go and when for non-emergency medical care. Be prepared. Find your coverage for the following plans and use this information to avoid long waits in an ER and higher costs when you or your family need quick non-emergency medical care. It's important to understand that if you get care from a health professional or facility that does not participate in your health plan, you may have significantly higher out-of-pocket costs.

No matter what, if you feel like it's a true emergency, call 911 or go to the nearest ER.



Anthem PPO Members

Urgent Care

If you are an Anthem PPO member please remember it's important to only go to urgent care centers that are in the network. If you visit an urgent care center that is not in network, you will generally pay more than you would at a preferred facility.

Check in advance of needing urgent care and locate urgent care centers that are in the Anthem PPO network close to you. Visit anthem.com/ca/what-to-know and under the *Deciding Where to Get Care* section, select *Urgent Care*. Or call **Anthem Customer Service** at **800-234-4333** for assistance.

MDLIVE

PPO or HDHP plan members can use MDLIVE for around the clock on-demand access to a national network of board-certified doctors and licensed therapists who can diagnose, recommend treatment and prescribe medications (if appropriate). With MDLIVE, you can speak to a doctor anytime, anywhere through secure video, phone or online.

There is a \$5.00 per consultation fee for PPO members and a \$40 per consultation fee for HDHP members which applies to the deductible. Start today by calling **888-632-2738** or registering at mdlive.com/cvt.

Anthem HMO Members

Urgent Care

If you are an Anthem HMO member, you should call your primary care doctor to understand your options for quick care. You can also call **Anthem Customer Service** at **800-234-4333** for assistance.



Blue Shield PPO Members

Urgent Care

If you are a Blue Shield of California PPO member please remember it's important to only go to urgent care centers that are in the network. If you visit an urgent care center that is not in network, you will generally pay more than you would at a preferred facility.

To find an in-network facility, go to the *Find a Doctor* page on blueshieldca.com/networkppo, select *Urgent Care* and then enter your City, State or Zip and select *Continue*. Or call **HealthComp Customer Service** at **800-442-7247** to locate a local urgent care center within the Blue Shield PPO network.

MDLIVE

PPO or HDHP plan members can use MDLIVE for around the clock on-demand access to a national network of board-certified doctors and licensed therapists who can diagnose, recommend treatment and prescribe medications (if appropriate). With MDLIVE, you can speak to a doctor anytime, anywhere through secure video, phone or online.

There is a \$5.00 per consultation fee for PPO members and a \$40 per consultation fee for HDHP members, which applies to the deductible. Start today by calling **888-632-2738** or registering at mdlive.com/cvt.

Blue Shield HMO Members

Urgent Care

Make sure you're covered before visiting an urgent care center by getting an authorization from your doctor's office, or call the Blue Shield Member Services number on your Blue Shield member ID card to find an urgent care center affiliated with your doctor's medical group or Independent Practice Association (IPA).

Visit the *Find a Doctor* page on blueshieldca.com/networkhmo, select *Urgent Care* and then enter your City, State or Zip and select *Continue*. Or call **Blue Shield Customer Service** at **855-256-9404** to locate a local urgent care center near you.

NurseHelp 24/7

Registered nurses are available day or night to answer your health questions. Call or go online to have a one-on-one personal chat with a registered nurse anytime. You can find the NurseHelp 24/7 phone number on your member ID card, or call **877-304-0504** for more information.

Teladoc

Teladoc provides HMO members on-demand access to a national network of physicians who can diagnose, treat, and prescribe medication, when appropriate, for many medical issues. Teladoc physicians are U.S. board-certified and licensed to practice medicine in your state. Teladoc is an affordable alternative when your doctor is unavailable and that allows you to resolve many medical issues 24/7/365 through the convenience of phone or online video consultations. Anytime. Anywhere.

The HMO copayment with a Teladoc physician is \$5. Visit Teladoc.com/bsc to set up your account, or call **800-835-2362** to register.



Kaiser Permanente HMO Members

Urgent Care

Many of Kaiser Permanente facilities throughout the state provide urgent care. Locations for urgent care facilities are available on kp.org/getcare. For hours, call the appointment and advice line at the facility you plan to visit.

If you're not sure what kind of care you need, Kaiser advice nurses can direct you to the most appropriate place for treatment, and provide advice, when medically necessary.

After Hours Advice Nurses

Kaiser advice nurses are available by phone to talk about any health concern 24 hours a day, 7 days a week. To contact one during weekdays, call the number for your Kaiser Permanente facility. For after-hours advice, call **1-888-576-6225, or 711** (TTY for the deaf, hard of hearing, or speech impaired).

