



Where to Go for Care

To ensure our hospitals aren't overwhelmed with non-emergency visitors and that you don't dramatically overpay for your care, it's important to avoid rushing to the ER if you're not facing a true emergency. The cost of care can vary widely depending on where you go, so you should always consider what the appropriate health care setting is for the care you need. See below for a list of common types of providers and when it's most appropriate to visit each.

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Primary Care Office Visit

Enrolled Murgado employees have access to a large, national network of Cigna providers and preventive care is covered 100%. No referrals are needed, not even to see a specialist.

For most illnesses or injuries, the best choice for medical care is a visit to your primary care provider (PCP). Your doctor knows your medical history and has the expertise to diagnose and treat most conditions.

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MDLIVE Telemedicine

MDLIVE provides virtual access to primary, urgent, behavioral care, and dermatology providers. You can speak to a doctor via video call when you're experiencing symptoms from allergies, arthritis, bronchitis, insect bites and much more. The licensed physician you speak to can prescribe medication for many conditions, all without a trip to a doctor's office.

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Convenient Care

Convenient care clinics are for common illnesses and injuries, but there is no appointment necessary. They are staffed by board-certified family practitioners and, on average, cost under \$80 per visit. When you can't get into your doctor, but need a prescription for an illness, a convenient care option might be the right fit.

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Urgent Care

Sometimes you might find yourself or a family member in a medical situation that requires immediate care. You should consider urgent care if your doctor advises it or if your symptoms occur outside your doctor's hours and are too severe to wait (but aren't severe enough for the emergency room).

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Emergency Room

ER visits are the most expensive type of outpatient care. Emergency rooms should be used for true emergencies. If you have shortness of breath or severe pain, a broken bone, a wound that won't stop bleeding, or decreased mental activity, an emergency room is the right fit.



To find a provider and find more information on all of your benefits, visit our employee benefits site at flimp.live/murgadobenefits.