Where to go for care: understanding your options

LOWER COST & ACUITY

HIGHER COST & ACUITY



Telemedicine | Onsite Clinic | Primary Care Provider | Urgent Care | Emergency Room

WHERE TO GO	BEST FOR / ADVANTAGES	COST (PLATINUM/GOLD & SILVER)
Telemedicine *LiveHealth Online*	**Best for:** General health concerns, minor illness (cold, flu), skin issues **Advantages:** Convenient from home • no travel or parking • accessible in rural areas • lower infection risk	**Platinum/Gold:** No cost **Silver:** 0% coinsurance after deductible
Onsite Clinic *Marathon Health*	**Best for:** Preventive care & vaccines, minor illness, work injuries, screenings **Advantages:** Same/next-day appointments • onsite labs • no need to leave work	**Platinum/Gold:** No cost **Silver:** $20 copay
Primary Care Provider	**Best for:** Routine or follow-up visits, same-day illness care, chronic condition management **Advantages:** Knows your history • coordinates referrals • lower cost than an ER visit	**Platinum/Gold:** $20 / $25 copay **Silver:** Deductible, then 20%
Urgent Care	**Best for:** Minor injuries, common illness, mild infections needing quick attention **Advantages:** Walk-in • extended evening/weekend hours • lower cost than an ER visit	**Platinum/Gold:** $50 / $75 copay **Silver:** Deductible, then 20%
Emergency Room	**Best for:** Life-threatening symptoms, severe injury, serious illness **Advantages:** 24/7/365 access • walk-in, no appointment • fully equipped for major emergencies	**Platinum/Gold:** $300 copay (first 3 visits), $600 Copay then 15-20% (after 3 visits) **Silver:** Deductible, then 20%