

Choosing the Right Care

Care Center	Why would I use this care center?	What are examples of conditions that can be treated?	What are the cost and time considerations?
Doctor's Office	<ul style="list-style-type: none"> You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide routine care, manage your medication and can recommend a specialist, if necessary Referral to a specialist is not needed 	<ul style="list-style-type: none"> Routine checkups Immunizations Manage your general health 	<ul style="list-style-type: none"> Normally requires an appointment Little wait time with scheduled appointment HDHP— Requires Deductible/ Coinsurance EPO—Requires Co-Pay
Convenience Care Clinic	<ul style="list-style-type: none"> You cannot get into your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics are located within pharmacies or grocery stores offering services for minor health conditions. Staffed by nurse practitioners and / or physician assistants 	<ul style="list-style-type: none"> Common infections (i.e. strep throat) Minor skin conditions (i.e. poison ivy) Flu shots Pregnancy tests Minor cuts Ear aches 	<ul style="list-style-type: none"> Walk-in patients welcome with no appointment necessary, but wait times can vary HDHP—Requires Deductible/ Coinsurance EPO—Requires Co-Pay
Urgent Care Center	<ul style="list-style-type: none"> You need care quickly, but it is not an emergency and your primary physician may not be available. Urgent care centers offer treatment for non-life threatening injuries or illnesses. Staffed by qualified physicians 	<ul style="list-style-type: none"> Sprains Strains Minor broken bones Minor infections Minor burns Stiches 	<ul style="list-style-type: none"> Walk-in patients welcome, but waiting periods could be longer as patients with more urgent needs will be treated first HDHP—Requires Deductible/ Coinsurance EPO—Requires Co-Pay
Emergency Room (ER)	<ul style="list-style-type: none"> You need immediate treatment of a very serious or critical condition. The ER is for treatment of life threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency situation. If a situation seems life threatening, take action. Call 911 or your local emergency number right away. 	<ul style="list-style-type: none"> Heavy bleeding Large or open wounds Sudden change in vision Chest Pain Major broken bones Major burns Spinal injuries Severe head injury Difficulty breathing 	<ul style="list-style-type: none"> Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first HDHP—Requires Deductible/ Coinsurance EPO—Requires Deductible/ Coinsurance and an additional CoPay

Health Savings Account Eligible Expenses

Health Savings Account (HSA) Eligible Expenses		
Ambulance	Disabled Dependent Care Expense	Organ Donors
Abortion	Drug Addiction	Osteopath
Acupuncture	Eye Exam	Oxygen
Alcoholism	Eyeglasses	Physical Examination
Annual Physical Exam	Eye Surgery	Pregnancy Test Kit
Artificial Limb	Fertility Enhancement	Prosthesis
Artificial Teeth	Founder's Fee	Psychiatric Care
Bandages	Hearing Aids	Psychoanalysis
Birth Control Pills	Home Care	Psychologist
Body Scan	Hospital Services	Sterilization
Braille Books and Magazines	Special Home for Intellectually and Developmentally Disabled	Stop Smoking Programs
Breast Pumps and Supplies	Laboratory Fees	Surgery
Breast Reconstruction Surgery	Lactation Expenses	Therapy
Chiropractor	Learning Disability	Transplants
Christian Science Practitioner	Long-Term Care Premiums	Travel due to medical necessity
Contact Lenses	Prescriptions	Vasectomy
Crutches	Nursing Home	Vision Correction Surgery
Dental Treatment	Nursing Services	Wheelchair
Diagnostic Devices	Optometrist	X-Ray

*For a complete list of eligible expenses please see IRS Publication 502.