

Avoid the emergency room for minor, everyday medical issues.

While the emergency room is always the best option for serious illnesses and accidents, there are other options for minor, non-emergency conditions that may help you save time and money. Depending on your needs, you might want to try an Urgent Care Center or Retail Health Clinic. Blue Cross Blue Shield's provider network includes MinuteClinic (located in select CVSTM stores) and Take Care Clinics (located in select WalgreensTM stores). We've also included the information below to help you determine the best option for your situation:

What is the difference between an Urgent Care Center and a Retail Health Clinic?

Staff Training and qualifications

Retail Health Clinics including MinuteClinic (located in select CVSTM stores) and Take Care Clinics (located in select WalgreensTM stores) are typically staffed by non-physician providers such as nurse practitioners. Urgent Care Centers have at least one physician on staff but care may also be delivered by a non-physician provider in some instances.

Type of conditions treated

The conditions treated at Retail Health Clinics are typically more limited than those diagnosed and treated at an Urgent Care Center. Generally, a Retail Health Clinic can treat colds and flu as well as other minor infections and skin conditions. Urgent Care Centers are able to treat additional conditions such as allergies, minor burns, sprains and strains.

Please note that visits to Retail Health Clinics and Urgent Care Centers are *not* a substitute for an ongoing relationship with a Primary Care Physician. However, these facilities may be good options for urgent, non-emergency medical issues outside of your doctor's office hours and availability.

Helpful hint:

Keep in mind that Retail Health Clinics have a minimum age requirement (typically 18 months) and require a parent or guardian to accompany a minor under 18 seeking treatment. Call your nearby Urgent Care Center or Retail Health Clinic if you have concerns about whether they can treat your child.

Hours and convenience

Retail Health Clinics may have more weekend and evening hours available than Urgent Care Centers. They are also conveniently located within a retail pharmacy so that you can shop for other items and pick up prescriptions if necessary.

Urgent Care Centers and Retail Health Clinics both have the ability to see you without an appointment. But some Urgent Care Centers allow you to schedule appointments to reduce your wait time. This isn't typically an option at a Retail Health Clinic.

Cost

Retail Health Clinic visits typically fall under the primary care physician benefit (depending on your specific coverage) so copays, coinsurance or deductibles may apply. Urgent care coverage also varies by plan type but out-of-pocket costs tend to be *higher* than a Retail Health Clinic visit but *lower* than an Emergency Room visit.

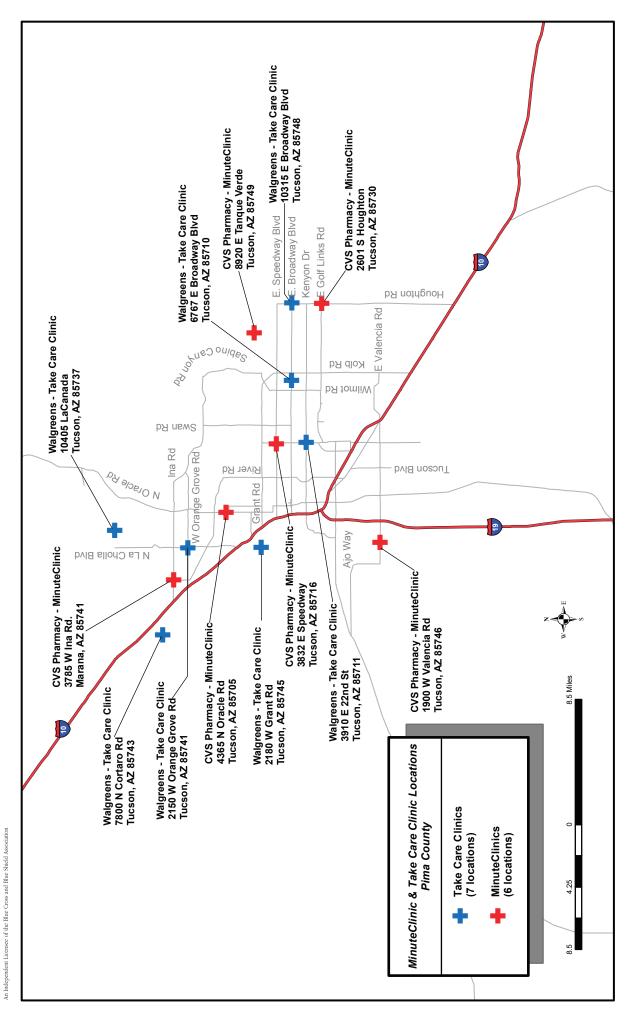
Still don't know which option is right for you?

When in doubt, you can call the BCBSAZ Nurseline at (866) 4BCBSAZ (866-422-2729) 24-hours a day for health information and advice. Highly trained nurses can provide information to help you decide whether to see your family doctor, visit a Retail Health Clinic or Urgent Care Center, or go right to the emergency room. And remember, in a true emergency—always dial 911 first.



BCBSAZ MinuteClinic & Take Care Clinic Locations — Tucson Metro Are

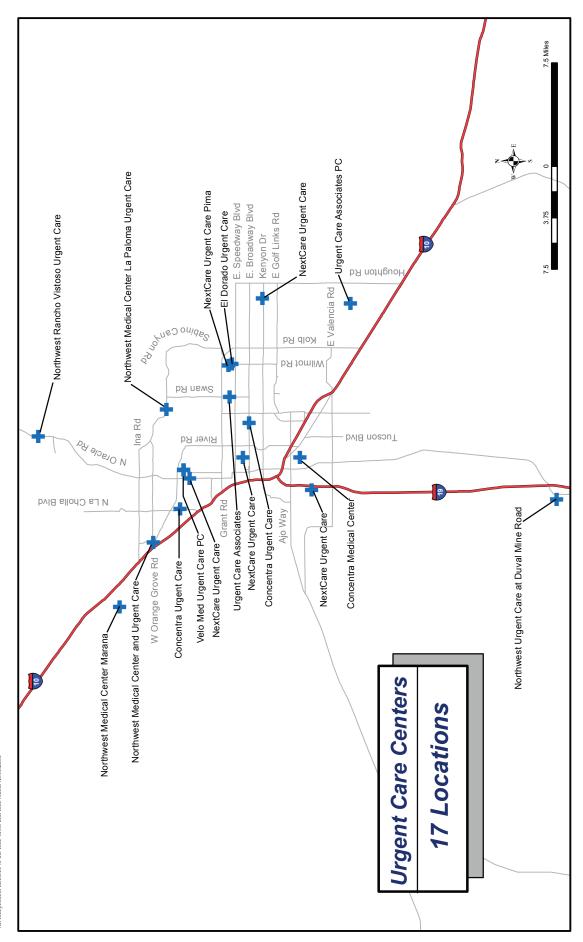
January 2012



The Urgent Care Facilities Illustrated above are contracted with Blue Cross Blue Shield of Arizona as of January 2012. Please visit bebsaz.com for a current list of contracted centers.

BlueCross BlueShield of Arizona

Urgent Care Locations — Pima County January 2012



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