

Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs.

Type of care		Wait time	In-Network Cost**
	NurseLineSM — 877-950-5083 You may speak by phone with a registered nurse any time of day, 7 days a week. When to call* • Help choosing the right health care setting for illness or injury • Information about common health problems or injuries	20-30 seconds Call answered, on average	You Pay: \$0
	TeladocSM – 800-835-2362 or Teladoc.com You may request a consultation from a board-certified doctor any time of day, 7 days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications. When to go* • Cold or flu • Bronchitis • Respiratory infection • Sinus problems • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye	17 minutes Approximate wait time for doctor to respond	You Pay: \$10 Copay \$54 Average cost
	Retail clinic/convenient care clinic Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. When to go* • Cold or flu • Sinus or respiratory infection • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats	15 minutes or less, on average	You Pay: \$20 Copay \$50-\$100 Average cost
	Clinical care (your doctor's office) Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions. When to go* • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life	1 week or more Approximate wait time for an appointment	You Pay: \$20 Copay \$100-\$150 Average cost

* This is a sample list of services and is not intended to be all-inclusive.

** Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs are based on the plan's terms as of January 1, 2026 and using a network provider.

Type of care		Wait time	In-Network Cost**
	Telehealth (electronic/virtual) Telehealth is a general term used to describe clinical services provided to patients through electronic communications, but not through a vendor. When to go* • Medical problems or symptoms that are not an immediate, serious threat to your health or life	Same day or more Approximate wait time for an appointment	You Pay: \$20 Copay \$100-\$150 Average cost
	Urgent care/walk-in clinic Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends. When to go* • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches Before you go Be aware that many facilities that appear to be Urgent care/walk-in clinics are actually emergency rooms that are not connected to a hospital. While they advertise "we accept insurance," the majority of them do not participate in your network and can charge as much as (or more than) an emergency room in a hospital. Also, their costs are usually several times more than an actual urgent care facility. If you're considering visiting an urgent care facility, make sure to verify their network participation at umr.com before going.	20-30 minutes Approximate wait time	You Pay: \$50 Copay \$150 - \$200 Average cost
	Emergency room (ER) Visit the ER only if you are badly hurt or extremely ill. If you are not seriously injured or sick, you could wait hours, and your health plan may not cover non-emergency ER visits. When to go* • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones	3-12 hours Approximate wait time for non-critical cases	You Pay: 20% Coinsurance after deductible \$1,200-\$1,500 Average cost

Login at umr.com, visit go.ump.com/crown or call (844) 586-7310 to find a network provider near you.

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