Know your options when you need care

You have several affordable and convenient options for immediate care. Keep this chart handy to help you make a smart choice the next time you need medical care. You may save time and money. Just text "GETAPP" to 90156 for a link to Banner | Aetna's Aetna Health app for members. You'll be able to find network providers and facilities near you. Message and data rates apply.*

You can also contact the **Nurse On-Call** line by calling 1-888-747-7990 (TTY: 711) to get answers to your health care questions. Reach out anytime to the number on the back of your member ID card for additional support

	Non-emergency	Non-emergency	Non-emergency	Urgent	Emergency
	Primary care physician (PCP)	98point6 by Transcarent (Virtual Care)	MinuteClinic®	Urgent care center	Emergency room
Care Options	Your PCP is the best option for non-emergency care, and many are offering telemedicine at this time. To find in-network PCPs near you, log in to your member website, BannerAetna.com	Provides on-demand, text-based primary care delivered via a secure app on your mobile device for members ages 1+.* Board-certified physicians can diagnose, treat, order prescriptions* and labs as appropriate.	Offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy® and Target stores nationwide.	Provides quick care for serious but non-life- threatening situations. Many urgent care centers offer imaging, X-ray and lab services.	For emergencies that can permanently impair or endanger your life.
When to use	 Physicals (wellness, screening) Vaccinations & injections Chronic condition management (heart disease, diabetes, etc.) Minor illness and injuries 	 Minor illness & injuries Allergies Cough & cold Eye infection Stomach problems Skin conditions Sore throat Women & Men's Health Primary care services related to behavioral health 	 Minor illnesses & injuries Screenings & monitoring Skin conditions Vaccinations & injections Wellness & physicals Women's services Travel health 	 Acute care (serious infections and injuries) Back/neck pain Cuts that require stitches Minor burns Flu Sprains Fractures Bronchitis/Sinus infections Headaches and more 	 Chest pain Severe abdominal pain Trouble breathing Uncontrollable bleeding Stroke symptoms Head injury Symptoms that may put your life at risk
Availability	Weekdays during business hours (May be open extended hours/Saturdays)	24 hours a day 7 days a week 365 days a year	7 days a week (including evenings/ weekends)	7 days a week with extended hours	24 hours a day 7 days a week 365 days a year
How to access	Visit your Banner Aetna member portal to find in-network providers. Appointments often required.	On demand by mobile app: Scan the QR code or visit activate.transcarent.com /98point6/banner-aetna	At select CVS Pharmacy and Target stores Walk in or schedule an appointment at MinuteClinic.com Appointments recommended	Walk in or schedule an appointment	Walk in or pre-register
Average wait time	Average wait time of 22 minutes upon arrival*	No appointment needed. Connect with a doctor in less than 2 minutes on average	Make an appointment at MinuteClinic.com	15 – 45 minutes*	2 – 4 hours for non- emergency care*
Average cost to you	 \$ \$ Pay copay at time of visit, if applicable. Pay estimated patient responsibility at time of visit, if applicable.* May be billed for any balance. 	• Members with a high deductible health plan pay a low copay per visit, all other plans pay \$0.	 No-cost or low-cost access to all covered services.* Pay estimated patient responsibility at time of visit, if applicable.* May be billed for any balance. 	 \$ \$ Pay copay at time of visit, if applicable. Pay estimated patient responsibility at time of visit, if applicable.* May be billed for any balance. 	 \$ \$ \$ Pay copay at time of visit, if applicable. Pay estimated patient responsibility at time of visit, if applicable.* May be billed for any balance.









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*FOR TERMS AND CONDITIONS: bit.ly/2nlJFYG. Privacy Policy: Aetna.com/legal-notices/privacy.html. By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna HealthSM app. Consent is not required to download the app. You can also download by going to the App Store or Google Play.

*FOR AVERAGE PCP WAIT TIME: "Vitals' Annual Physician Wait Time Report," http://www.vitals.com/about/wait-time.

*FOR AVERAGE URGENT AND NON-EMERGENCY CARE WAIT TIME: Urgent Care Locations, LLC. Urgent care center vs. emergency room. Available at: www.solvhealth.com/faq/urgent-care-center-vs-emergency-room. Accessed April 4, 2018.

*FOR LABS, TESTS, AND ADDITIONAL SERVICES: Lab, tests and additional services may result in additional charges. Labs and tests cannot be purchased separately and are only performed as part of a standard visit.

*FOR ENROLLED MEMBERS AND COVERED DEPENDENTS AGE 1+: 98point6 by Transcarent is available to members age 1-17 when an adult parent or guardian is also enrolled in the plan. Access to 98point6 by Transcarent is not included in all plans.

*FOR 98POINT6 BY TRANSCARENT PRESCRIBING: 98point6 by Transcarent providers do not prescribe controlled substances (such as opioids), lifestyle medications (such as Viagra and Propecia) or weight loss medications (Wegovy or Ozempic).

*FOR LOW-TO-NO-COST WITH 98POINT6 BY TRANSCARENT: Members enrolled in a health savings account (HSA) or qualified high-deductible health plan (HDHP) must pay the applicable cost-share for virtual care visit until their deductible is met, after which services will be provided at no cost-share. All other health plan members pay \$0 per virtual care visit regardless of whether their deductible has been met. Please refer to your plan documents for your applicable cost-share amounts.

*FOR MINUTECLINIC SERVICES: Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans. Subject to change.

*FOR NO-COST OR LOW COST CARE: Members enrolled in qualified high-deductible health plans must meet their deductible before receiving services at no cost-share. However, such services are covered at negotiated contract rates.

For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

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