

**TO  
ER?**

**OR  
NOT  
TO  
ER?**



Avoid unnecessary healthcare costs and long wait times by **knowing your options.**

**Your Doctor** \$

Non-urgent illnesses or injuries  
Routine checkups and preventive care  
Mental health concerns  
General health questions or concerns

If you can't get an appointment or need care after regular hours, consider telemedicine or urgent care before heading to the ER.

**Telemedicine** \$

Minor illnesses or injuries  
Sinus, cough or allergy concerns  
Skin irritation or rash  
Ear or eye issues  
Prescriptions (if needed)

Telemedicine is like having a doctor's appointment without leaving your home.

**Urgent Care** \$\$

Minor injuries, fractures or pain  
Minor infections or illnesses  
X-rays, lab tests or rapid tests for strep or the flu

Urgent care is usually open late and costs less than the ER.

**Emergency Room** \$\$\$\$

Chest pain or difficulty breathing  
Signs of a stroke  
Traumatic injuries or bleeding  
Severe pain  
Seizure  
Suicidal thoughts or behavior

If your health issue is not life-threatening, using the ER costs more and takes longer.

From wait times to wallet impact, your Quantum Health Care Coordinators will help you with **all your healthcare choices.**



[MyNIAMBenefits.com](http://MyNIAMBenefits.com)

**(866) 871-0839**  
(Monday-Friday, 8:30 a.m.-10 p.m. ET)

