

Who would **you** call if ...



your eye started swelling

"Late one night, my eye started swelling. I didn't know if I needed to go to the emergency room, so I called NurseHelp 24/7. It was recommended that I contact my doctor first, and if I couldn't reach him, then I should go to the ER. I was able to reach my doctor and learned that I just needed a prescription. NurseHelp 24/7 reduced my stress and helped me avoid an unnecessary visit to the ER!"

your toddler fell

"My 19-month-old son fell over his crib's side rail and landed on top of his head. I called the nurse advice line at my pediatrician's office and got their answering service. I remembered I could call NurseHelp 24/7 and spoke with a nurse immediately. We discussed the concussion symptoms that I should watch for, and how to monitor my son throughout the night. She was extremely knowledgeable, helpful, and reassuring, and shared her own experience on a "mom-to-mom" basis! I had all the information I needed from NurseHelp 24/7 before my pediatrician called me back. Thanks and keep up the great work!"

something felt wrong

"It was 3 a.m. on New Year's Eve, and I was away on a trip. I didn't know I was having a heart attack. The nurse I spoke with helped me recognize what was happening and had me go to a hospital to get help. I am so thankful to her - I'm alive because of NurseHelp 24/7."

The above testimonials are from actual Blue Shield members.

NurseHelp 24/7

When you need answers right now call NurseHelp 24/7SM. You'll be connected with an experienced registered nurse who will help evaluate your symptoms, discuss treatment options, determine whether to see a doctor, and more. Nursehelp 24/7 can help you save time and money by avoiding unnecessary trips to the doctor's office or ER for non-emergency care, at no extra cost.

call **(877) 304-0504** anytime



LifeReferrals 24/7

Experts to help you handle life

Everyone can use a hand sometimes, and LifeReferrals 24/7SM offers convenient support to help you meet life's challenges. A simple phone call connects you with a team of experienced professionals ready to assist you with a wide range of personal, family, and work issues.

All of these services, including referrals to community resources, are confidential and available for no copayment or extra cost.* When you call, you'll be guided to the appropriate expert, depending on your needs:

Personal issues – For matters like relationship problems, stress, and grief, you can talk by phone to trained counselors and request face-to-face sessions with licensed therapists.

- Members nationwide are eligible for three face-to-face counseling visits in each six-month period.
- You're also eligible for an unlimited number of phone consultations with LifeReferrals 24/7 specialists.

Financial, legal, and mediation questions – Request referrals for consultations with professionals about legal matters such as wills, landlord/tenant issues, and alternatives to litigation; and financial matters such as retirement planning and tax preparation.

- You're eligible for unlimited inbound telephonic consultations for financial matters and referrals
- Each year you're eligible for one 60-minute consultation with an attorney per issue, and one

60-minute consultation with a mediator per issue. You'll also get a 25% discount on additional consultations with those same providers.

- Each year you are eligible for one 60-minute face-to-face consultation per issue per year for select high-level financial or retirement planning issues.

Identity theft assistance – You're eligible for unlimited consultations with a specialist who can help restore identity and credit, dispute fraudulent debts and help prevent future identity theft occurrences.

Referrals to community resources** – A specialist can provide useful information and referrals to a wide range of resources, including:

- Smoking cessation programs
- Child and elder care
- Meal programs
- Transportation assistance
- Chronic condition management

You can call LifeReferrals 24/7 toll free, any time, at **(800) 985-2405**. You'll also find more information on our Web site, **blueshieldca.com**.

* Some services may not be available to all Blue Shield members; check your plan *Evidence of Coverage* or *Certificate of Insurance*, or call the customer service number on your member ID card to see what your plan offers.

** Any costs associated with using the community resources are the responsibility of the member.

You can save time and money by going to an urgent care center

About urgent care centers

An urgent care center can provide many of the same basic medical services as your doctor's office – often with extended hours – and lower out-of-pocket costs than the emergency room. Staffed with licensed physicians, urgent care centers are ideal for non-emergency care when your doctor isn't available.

Urgent care	VS.	Emergency room
Sprains, strains, and sports injuries		Chest pain or heart attack
Cuts and abrasions		Stroke, weakness, or numbness on one side
Fever, colds, coughs, sore throats, sinus problems, and earaches		Fractures
Diarrhea or stomach cramps		Severe bleeding
Urinary tract infections		Severe abdominal pain
Skin allergies and rashes		Difficulty breathing
Insect and animal bites		Head injury or other major trauma
		Loss of consciousness

You'll save both time and money when you visit an urgent care center versus an emergency room. Urgent care centers offer you quality care at lower out-of-pocket costs for non-emergency conditions, and the wait is typically less than an hour,* while the average wait time at a California ER is about four hours and 34 minutes.†

Finding the right urgent care center

- If your doctor isn't available, visit any urgent care center for covered services.
- See providers within the Blue Shield network for lower out-of-pocket costs.
- To locate a Blue Shield–contracted urgent care center near you, log in to blueshieldca.com/fap. Select the Urgent Care Centers checkbox, enter your location, and click on *Find Now*. You can also call Blue Shield's customer service team at **(888) 235-1760** for assistance. You have the option to go

anywhere you like, however you'll have lower out-of-pocket costs if you visit an in network provider.

- If you need to visit an urgent care center when outside the state of California, you can call **(800) 810-2583** for assistance finding the nearest contracted center.

For a detailed description of coverage benefits and limitations, please consult your health plan's *Evidence of Coverage* or *Certificate of Insurance/Policy*.

If you feel you're experiencing a medical emergency, call 911 immediately or go to the nearest emergency room.

* John Hopkins Medicine Health Alerts (posted November 2009, and reviewed January 2011) "Urgent Care or the ER - Which is the Right Choice?" Retrieved May 31, 2011. www.johnshopkinshealthalerts.com/alerts/healthy_living/JohnsHopkinsHealthyLivingHealthAlert_3247-1.html.

† "Emergency Department Pulse Report," American College of Emergency Physicians and Press Ganey, 2010.