





2025-2026



WHERE TO GO FOR BEST CARE

Knowing where to go for medical care can save you lots of time and money! It can also help get you the best care for your situation. Here are some general guidelines to assist you in determining the best option for you.

 Doctor's Office	 Urgent Care	 Emergency Room	 Teladoc
<ul style="list-style-type: none">■ Routine checkups■ Immunizations■ Preventive services■ Manage your overall health	<ul style="list-style-type: none">■ Sprains/strains■ Minor broken bones■ Rash■ Flu and fever (below 104°)■ Earache/sore throat	<ul style="list-style-type: none">■ Severe/life-threatening symptoms■ Severe head injury■ Excessive bleeding■ Extreme pain■ Shortness of breath	<ul style="list-style-type: none">■ Allergies, cold, fever, and flu■ Mental health support■ Pink eye■ Skin conditions (rashes or insect bites)
Expected costs for a doctor's visit: <ul style="list-style-type: none">■ PPO: \$30■ HDHP and Bronze plan: 20% coinsurance■ Preventive care is at no cost on all Monogram plans	Expected costs for an urgent care visit: <ul style="list-style-type: none">■ PPO: \$45■ HDHP and Bronze plan: 20% coinsurance	Expected costs for an emergency room visit: <ul style="list-style-type: none">■ PPO: \$300■ HDHP and Bronze plan: 20% coinsurance	Expected costs for using Teladoc: <ul style="list-style-type: none">■ PPO: \$10■ HDHP and Bronze plan: 20% coinsurance
Hours: Appointment necessary, office hours vary	Hours: Open 7 days a week; hours vary	Hours: Open 24/7	Hours: Available 24/7

*Coinsurance means you pay a percentage of the cost for care after you've met your deductible.

Example: If your coinsurance is 20% and a medical bill is \$100, you pay \$20 and insurance pays \$80

Nurseline

Not sure what to do about a fever, pain, or other symptom?
Need help making a treatment choice?

Call Nurseline for free health advice anytime, day or night.

Call **800.818.8581** and choose **Nurseline**.



How to Use Teladoc Health

You can get started using online video chat or our free BCBSTN app. Just have your Member ID card ready!



Finding a Provider

To find an in-network provider near you, visit bcbst.com and select Find Care to begin your search.