



Know Where to Get Care



As an Olympia CUSD #16 Health Benefit Plan member, you get coverage for health care services according to your life and schedule. You can also save significant time and money by making smart choices for your health care needs. Compare your different options using the chart below and re-think the way you obtain health care.

	Doctor's Office	Urgent Care	Emergency Room
When should I use this location?	Schedule an appointment in advance with your physician for routine check-ups, minor injuries and acute illnesses.	Visit an urgent care center for things like sprains, allergies and rising temperatures. When your physician isn't available and your condition needs attention but isn't an emergency, choose an urgent care center. No appointments are necessary.	Use the emergency room (department) when suffering from immediate emergencies. Chest pains, serious motor vehicle accidents and severe bleeding are all reasons to visit the ER.
How much is my in-network out-of-pocket cost for the visit?	\$20 copay per visit, deductible waived.	\$20 copay per visit, deductible waived.	\$100 copay per visit and 10% of the charges, deductible waived.
What hours is this typically available?	Your doctor's office is typically open during normal business hours only, 8 a.m. to 5 p.m., Monday through Friday. Each physician's hours vary, so check with your doctor's office.	Urgent care centers' hours are extended, geared for convenience. Many locations open before 8 a.m. and don't close until 10 p.m. Also, urgent care centers are typically open on weekends. Check the online Provider Directory, call HCH Customer Service at 1-800-447-3227 or call the center directly.	You'll find emergency rooms treating patients all day, every day, around the clock—including major holidays.
What types of medical services are available?	Your doctor's office provides general health and wellness services, treatment and diagnosis.	Basic doctor's office services, as well as some basic labs, X-rays and diagnostics, wound stitching, splinting bone fractures, IV therapy and more are available.	Major surgical and critical care are accessible, as well as all available hospital services.
Example: Visit for Strep Throat (on average)	\$20 copay, deductible waived.	\$20 copay, deductible waived.	\$389.29 (\$100 copay, deductible waived plus 10% of the charges).*

* This average includes Hospital ER Charge, ER Physician Charge and any charges for testing performed while in the ER.