A little bit of urgency…
a lot of savings

Participating Urgent Care Clinics

Make unnecessary ER visits a thing of the past

Of course, hospital emergency rooms are designed to handle medical emergencies. But studies show that a significant number of emergency room visits aren’t really emergencies at all — almost 70 percent, to be exact.

With the rising costs of ER visits, you could really save by offering an alternative option for treating conditions like fractures, sprains and other semi-urgent injuries or illnesses. And the solution is closer than you think: your local urgent care facility.

Many of these convenient health care centers are open 7 days a week — even nights and weekends. That makes them an easy alternative for employees who would typically go to their ER for urgent or semi-urgent medical situations. Plus, when your employees opt for care at one of approximately 3,432 Aetna®-contracted clinics nationwide instead of their local ER, your savings can really add up. And theirs can, too.

See the savings!

<table>
<thead>
<tr>
<th>Urgent Care Service</th>
<th>Average ER Cost*</th>
<th>Average Urgent Care Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sprains</td>
<td>$550 – $750</td>
<td>$110 – $150</td>
</tr>
<tr>
<td>Influenza</td>
<td>$550 – $750</td>
<td>$110 – $150</td>
</tr>
<tr>
<td>Minor Lacerations</td>
<td>$550 – $750</td>
<td>$110 – $150</td>
</tr>
<tr>
<td>Headaches – Migraine and Tension</td>
<td>$550 – $750</td>
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Urgent care advantages

Urgent care advantages encouraging your employees to use urgent care centers isn’t just a matter of dollars and cents. It’s about patient-focused care that takes up less of your employees’ time — at a price you and they can both afford. Other advantages:

- **Plenty of locations:** With approximately 3,432 locations nationwide, your employees can easily find a clinic close to work or home.
- **Convenient hours:** Open 7 days a week, with extended evening and weekend hours, just like the ER.

- **No appointments necessary:** Your employees can walk right in!
- **Fully staffed by doctors:** Clinics are most often overseen by doctors, with doctors providing the services.
- **Quicker treatment:** The average ER visit is 3 hours; urgent care visits are generally an hour or less.
- **Referrals:** If your employees need more extensive care, these clinics will refer them to an emergency room.
- **Lower prices:** Prices for clinic visits average $110–$150,* compared to ER costs of $550 to $750.*

*Average Urgent Care and Emergency Room Pricing. Aetna Strategic Contract Manager 9/08. Actual costs may vary.


Why urgent care is urgent for your business

Contending with rising insurance costs while satisfying employees is a tall, but necessary, order. The growth of urgent care centers provides a win-win-win solution: for you, your employees, and the health care system overall. Here’s why:

1. Urgent care clinics help ease the cost burden for your employees, who more and more are weighing the decisions between higher premiums or deductibles versus more coverage.

2. Urgent care clinics typically cost 50 percent less than the ER, so there’s less “copay buildup” for families or those with series of illnesses.

3. Urgent care visits are shorter than an ER visit, so you save on employee productivity, too.

How can I promote urgent care in my workplace?

Did you know that the average ER visit can cost up to $750, nearly five times the cost of an urgent care visit? Help your employees take a proactive approach to cutting these costs — and educate them! We can help.

<table>
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<th>EMPLOYEE MISPERCEPTIONS</th>
<th>EMPLOYER SOLUTIONS</th>
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<tbody>
<tr>
<td>“I’ve never heard of urgent care.”</td>
<td>We can provide you with your very own workplace education program to promote urgent-care clinics.**</td>
</tr>
<tr>
<td>“I don’t even know where to find an urgent care center.”</td>
<td>Your employees can search for hundreds of facilities near work or home with our DocFind® online directory.</td>
</tr>
<tr>
<td>“I wouldn’t trust my health to anywhere less than a hospital.”</td>
<td>We can customize an e-card campaign promoting how urgent care clinics have experience treating many illnesses and accidents, just like the ER.**</td>
</tr>
<tr>
<td>“I don’t think my insurance will cover a visit to an urgent care center.”</td>
<td>Let your employees know they’re covered! We’ll even provide a list of facilities within 10 miles of your workplace that you can share.</td>
</tr>
<tr>
<td>“I thought the ER was the only place open on nights and weekends.”</td>
<td>We can provide you with an urgent care capabilities flyer to share with your employees.**</td>
</tr>
</tbody>
</table>

**Upon request, and for an additional fee.

Try walk-in clinics for minor medical problems

Picture your employees coming down with a minor illness — like strep throat or the flu — after normal business hours. Instead of the local ER, your employees can walk right into good health, and good savings, at their local walk-in clinic.

These clinics also offer an economical alternative to ER visits — and at an average cost savings of approximately 85 percent less. One difference is that these sites are staffed with nurse practitioners instead of doctors. But just like urgent care centers, many of these clinics offer evening and weekend hours. And just like the name implies, your employees can walk right in for care, with no appointments necessary.

To find more walk-in clinics or urgent care centers, you or your employees can visit DocFind at www.aetna.com.