SSA Insurance Services

CARE GUIDE

Where to go for care



When you're sick or hurt, the right place for care isn't always obvious. A little planning now can save you time and money later, and it keeps the ER available for real emergencies.

YOUR OPTIONS, FROM SIMPLEST TO MOST SERIOUS

Telehealth

PHONE OR VIDEO, OFTEN 24/7

Colds, flu, allergies, rashes, pink eye, and many prescription refills.

Primary care

BY APPOINTMENT

Checkups, ongoing conditions, and referrals. Preventive visits are often covered in full.

Urgent care

WALK IN, EVENINGS AND WEEKENDS

Sprains, cuts that need stitches, ear or urinary infections, and fevers after hours.

Emergency room

OPEN 24/7, SEEN BY SEVERITY

Serious or life-threatening conditions. See the signs below.

$	$$	$$$	$$$$

Typically lowest cost to you

Typically highest cost to you

Call 911 or go to the ER for

- Chest pain or pressure
- Trouble breathing
- Stroke signs: face drooping, slurred speech
- Severe bleeding or a serious injury
- A head injury with confusion or fainting
- Sudden, severe pain

When in doubt, get emergency care. True emergencies are covered even out of network.

Good to know

24/7 nurse lines. Many plans offer one free. Check your ID card.

Retail clinics. Pharmacy clinics handle minor illness and vaccines.

Mental health support. Many plans and EAPs offer confidential counseling, often by video.

Urgent care hours vary. Check hours and availability before you go.

BEFORE YOU NEED IT

- Save telehealth and nurse line numbers
- Find in-network urgent care nearby
- Know your doctor's after-hours line
- Keep your ID card on your phone

General information only, not medical advice. Costs and in-network options vary by plan, so check your plan documents.

Questions about your benefits?

Start with your HR team. Your SSA account management team is also available to help you understand your options and make informed choices.

760-607-6177

ssainsuranceservices.com