

Newsflash: Emergency Rooms for zone 1 vs. Other Medical Care Options – *What You Need to Know*

In an effort to reduce your out of pocket costs for medical insurance and provide more choices with better convenience, we have the following options for you:



Great News: You can now go to “Mini Clinics” to receive treatments for the following sort of illnesses:

| | | | |
|--------------------------|-------------------------------|--------------------|--------------------------------|
| Colds | Ear infections | Cold Sores | Flu |
| Coughs | Headaches | Insect bites | Head Lice |
| Urinary tract infections | Sinus Infections | Rash | Ringworm |
| Pink eye | Upper Respiratory Infections | Skin Irritations | <i>or other like illnesses</i> |
| Stomach aches | Diarrhea, Nausea and Vomiting | Seasonal Allergies | |

For illnesses of this nature, please remember to use the following medical centers in the USA before opting to go to an Emergency Room:

- Urgent Care Center
- Walk in Clinic
- Primary Care Physician
- CVS Minute Clinics
- Walgreens Take Care Clinics
- Walmart Clinics
- Target Clinics
- Kroger Clinics

With the exception of the Primary Care Physician, you do not generally need appointments to seek medical treatment.

You can access our website at **www.caremed-assistance.com** and use our U.S. Provider Search Tool for a list of doctors and clinics in your immediate area. Our Customer Service Team is available Monday through Friday 9:00 a.m.–5:00 p.m. Eastern Standard Time at 1-866-404-2062 or at Claimhelp@culturalinsurance.com for any questions you may have regarding your medical care choice in the USA and in Canada outside of regular business hours, you can contact CareMed Assist at 1-866-509-7714 to assist you with physician referrals.

Please avoid using the Emergency Room if your condition falls into the categories above or other non-life threatening illnesses.

Three Key Reasons **Not to Use** the Emergency Room:

- \$250 deductible: if you seek medical care for an illness that is not deemed to be an emergency, you will be charged a \$250 deductible regardless of the level of your insurance coverage. This deductible is **in addition** to your per occurrence deductible.
- Typically you will wait a long time to receive treatment at an Emergency Room.
- Emergency rooms are for those with **true emergencies**. It is important to keep medical coverage available for those situations. Please do your part.

Of course, if you are experiencing a true, life threatening emergency, treatment should be sought at an Emergency Room.

Thank you,
CareMed International Travel Insurance