

RIGHT CARE RIGHT PLACE RIGHT TIME



MARQUETTE
UNIVERSITY

**BE THE
DIFFERENCE.**

Marquette University offers the PPO and HDHP medical plan options.

Where you go for medical services can make a big difference in how much you pay out-of-pocket and how long you wait. The chart below can help you select the right setting for your needs:

TYPE OF CARE	WAIT TIME, CALL OR CHAT ANSWERED	COST**
TELADOC Marquette partners with Teladoc to offer care, virtually with physicians, licensed therapists or psychologists, for non-emergency medical issues as an affordable and convenient alternative. When to Utilize*: Urinary tract infections, mild cold and flu, mild vomiting or diarrhea, mild fever or headaches, pink eye, rashes, sinus or ear infections or sore throat. How to Use Teladoc: Go to Teladoc.com to set up an account or download the Teladoc app today! Call Teladoc for questions at (800) 835-2362. (Do NOT click the box that says "I received a Teladoc Health code from my employer or insurance company").	15 Minutes Approximate wait time for a doctor to respond	You Pay: General Medicine: PPO & HDHP: \$10 per visit Dermatology: PPO & HDHP: \$10 per visit Mental Health: PPO & HDHP: \$10 per visit
RETAIL CLINIC/CONVENIENT CARE CLINIC Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. When to Go*: Colds or flu, sinus infections, allergies, vaccinations or screenings, minor sprains, burns or rashes or headaches or sore throats	15 minutes or less, on average	You Pay: Tier 1: PPO PCP: \$0 HDHP: Deductible/ 15% Coinsurance Tier 2: PPO PCP: \$50 Copay HDHP: Deductible/ 35% Coinsurance Average Member Cost: \$28

*This is a sample list of services under Tier 1 and Tier 2 benefits and is not intended to be all-inclusive

**Costs are an average only and not tied to specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design
Informational only, not to be considered medical advice. If the detail shared above varies from the UMR SPD, the SPD will prevail.

TYPE OF CARE	WAIT TIME	COST**
CLINICAL CARE (In Your Doctor's Office or Virtual Visit) – TIER 1 / TIER 2 Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions. When to go*: Preventive services and vaccinations, medical problems or symptoms that are not an immediate, serious threat to your health or life	1 week or more Approximate wait time for an appointment	You Pay: Tier 1: PPO PCP: \$0 Specialist: \$50 Copay HDHP PCP: Deductible/ 100% Coinsurance Specialist: Deductible/ 15% Coinsurance Tier 2: PPO PCP: \$50 Copay Specialist: \$100 Copay HDHP: Deductible/ 35% Coinsurance Average Member Cost: PCP: \$55 Specialist: \$100
URGENT CARE / WALK-IN-CLINIC- TIER 1 / TIER 2 Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends. When to go*: Sprains and strains, mild asthma attacks, sore throats, minor or broken bones or cuts, minor infections or rashes, earaches BEFORE YOU GO: Make sure to verify you are using a Tier 1 or Tier 2 provider at umr.com. Be aware that many facilities that appear to be Urgent Care/Walk-in Clinics are actually emergency rooms that are not connected to a hospital. While they advertise "we accept insurance," the majority of them do not participate in your network and can charge as much as (or more than) an emergency room in a hospital. Also, their costs are usually several times more than an actual urgent care facility.	20-30 minutes Approximate wait time	You Pay: PPO: \$100 Copay HDHP: Deductible/ 15% Coinsurance Average Member Cost: \$115
EMERGENCY ROOM (ER) Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits. When to go*: Sudden change in vision, sudden weakness or trouble talking, large, open wounds, difficulty breathing, heavy bleeding, spinal injuries, chest pain, major burns, major broken bones and severe head injury.	3 to 12 hours Approximate wait time for non-critical cases	You Pay: PPO: \$300 Copay HDHP: Deductible/ 35% Coinsurance Average Member Cost: \$650

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