



# KNOW WHERE TO GO

## When to go to an urgent care center or an emergency room (ER)

Choosing the right place can help you get the level of medical care you need. It can save you time and money too.

**Urgent care center: For a minor mishap that requires medical care but isn't life threatening, consider visiting an urgent care center.**

### Conditions treated\*

- › Minor cuts, sprains, burns, rashes
- › Fever and flu symptoms
- › Headaches
- › Chronic lower back pain
- › Joint pain
- › Minor respiratory symptoms
- › Urinary tract infections

### Your cost\*\* and time

- › Costs lower than ER
- › No appointment needed
- › Wait times vary

**Emergency room: For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest emergency room.**

### Conditions treated\*

- › Sudden numbness, weakness
- › Uncontrolled bleeding
- › Seizure or loss of consciousness
- › Shortness of breath
- › Chest pain
- › Head injury/major trauma
- › Blurry or loss of vision
- › Severe cuts or burns
- › Overdose

### Your cost\*\* and time

- › Highest cost
- › No appointment needed
- › Emergency room wait times may be long and visits may take hours



Considering where to go?  
Consider these savings:

**\$176**

Average urgent care center cost\*\*\*

**\$2,259**

Average hospital ER cost\*\*\*

### Still not sure where to go?

Call the 24-hour Health Information Line at **800.887.9735**. You can also call your doctor or the number on your SAMBA ID card. If it's a medical emergency, go to the nearest hospital or call 911. Visit **SambaPlans.com** and search the Cigna Provider Directory to find an urgent care center or primary care provider near you.

\* This list is not all-inclusive.

\*\* Check your employer's official plan documents for information about the costs you are responsible for under your employer's specific medical plan, including any deductible, copay and/or coinsurance or other requirements.

\*\*\* Costs are based on Cigna internal analysis of national 2016 averages of participating facilities; actual cost may vary by location, facility, and the type or level of services received.

Together, all the way.®



The information provided here is for informational purposes only to help you get the most out of your plan. It is not intended as medical advice. You should consider all relevant factors and consult with your doctor when selecting a provider for care. In an emergency, dial 911 or visit the nearest hospital. Providers that participate in the Cigna network are independent contractors solely responsible for the care and medical services provided to their patients. They are not agents of Cigna.



## Life is unpredictable. SAMBA's got you covered.

In addition to the Federal Health Plan, SAMBA offers an array of insurance plans designed to meet the needs of federal employees and retirees. We have partnered with top-rated insurance carriers to create affordable plans that provide peace of mind. Our plans can help you prepare for times of illness, ease the economic consequences of disability, and prevent financial catastrophe. In most cases, you can enroll for coverage at any time – so, you don't have to wait for an open enrollment period.

### Term Life Insurance

Life insurance benefits can help your family meet their expenses after your death. The benefit can be used for whatever their needs are – mortgage payments, tuition, credit card bills, or any expenses that affect your family. With coverage available up to \$600,000, select the amount that best protects your loved ones. And, Accidental Death and Dismemberment (AD&D) benefit is included at no additional cost.

### Personal Accident Insurance

Provide around-the-clock protection for you and your family in the event of an accidental bodily injury that results in death or the loss of hands, feet, eyesight, hearing and much more. SAMBA's Personal Accident Insurance plan is available to active and retired federal employees for just pennies a day. There's no medical exam, and you cannot be denied coverage due to age or health.

### Long Term Disability

You depend on your income, so you can't afford not to protect it. If a disability keeps you from working, this important coverage can provide the income you need to continue meeting day-to-day expenses. Available to full-time active federal employees, the SAMBA Long-Term Disability plan provides financial security when you can't work.

### Dental and Vision

SAMBA can help you and your family reduce out-of-pocket health care costs with dental and vision care benefits. We offer you two comprehensive dental plan options and vision benefits are included at no additional cost. With the SAMBA Dental and Vision plan, you can enroll at any time, have the freedom to switch plan options, and cover your children up to age 26.



**Get more information on any of these plans or products.**

Contact SAMBA customer service: **800.638.6589** or **301.984.1440 (TDD: 301.984.4155)**.

Or, visit our website: **SambaPlans.com**.

## Member Rights and Responsibilities.

As a member of the SAMBA Health Benefit Plan, you have both rights and responsibilities in the management of your health care.

The SAMBA Health Benefit Plan Member Rights and Responsibilities define specific rights that you have as a member and patient. These include the right to:

- › Choose your own health care providers
- › Know how SAMBA decides which services to cover
- › Get an explanation about non-covered services
- › Receive necessary primary and preventive care
- › Be treated with respect and dignity by your health care providers and our plan.

Your responsibilities as a member include:

- › Paying applicable copays, coinsurance and deductibles
- › Asking questions about how to access health care services appropriately
- › Showing your member ID card to health care providers before getting care

As a member of our plan, together we can ensure that you are receiving quality health care.



View a copy of the SAMBA Health Benefit Plan Member Rights and Responsibilities.

### SambaPlans.com

- › Click on the Health Benefit Plan link
- › Choose “Member Rights & Responsibilities” under the Information Center.



**Request a paper copy, or learn more about your rights and responsibilities.**

Contact customer service: **800.638.6589** or **301.984.1440 (TDD: 301.984.4155).**

## We want to hear from you.

Do you have any questions, suggestions, complaints or grievances about the SAMBA Health Plan, the Cigna PPO network, the Express Scripts pharmacy program, or a specific health care provider? If you do, we want to hear from you.

**Call: 800.638.6589** Monday–Friday, 8:00 am–5:00 pm EST.

**Email:** Go to **SambaPlans.com** and click on the “Contact Us” link.

### Write:

SAMBA  
11301 Old Georgetown Rd.  
Rockville, MD 20852

## SAMBA responds to all inquiries.



### Have you completed your health assessment this year?

Assess your current health and potential health risks using an online health assessment tool. You'll receive individualized feedback and specific recommendations on how to promote health and prevent disease.

**Earn \$25 with this easy-to-use tool.** After you complete the health assessment, SAMBA will apply a \$25 credit toward your calendar year deductible. This incentive is limited to two covered individuals per family (over age 18) and allowed once per calendar year.

### Begin your journey to better health – take your health assessment.

#### SambaHealth.com

- › Enter “health assessment” in the Search field
- › Click on the health assessment link
- › You will be directed to the SAMBA/myCigna web page
- › Register as a new user or sign into your myCigna® account

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NEWSLETTER**



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