

# USE THE EMERGENCY ROOM (ER) FOR EMERGENCIES ONLY: Or Pay a \$500 Penalty

If you use the emergency room (ER) for a non-emergency, you will be charged **an additional \$500** that will NOT count toward your deductible or out-of-pocket maximum. The ER should be reserved for serious and life-threatening conditions.

## Examples of an emergency include:

- Chest pain
- Stroke
- Seizures
- Head or neck injuries
- Sudden or severe pain
- Coughing up or vomiting blood
- Fainting, dizziness, weakness, numbness
- Uncontrolled bleeding
- Problems breathing
- Broken bones
- Severe shortness of breath

**IN AN EMERGENCY:**  
If you are experiencing an emergency, call 911 or go to the ER.

## HOW ER CLAIMS ARE EVALUATED

Our medical plan administrator uses the Affordable Care Act (ACA) definition of emergency services when evaluating claims – and then makes a decision about the medical necessity of an ER visit based on your individual situation:

*“Acute symptoms that a prudent layperson with average knowledge of health and medicine would expect that in the absence of medical attention would place the individual’s health in serious jeopardy, or seriously impair body functions, organs or parts. These services would also be performed in the hospital’s emergency department.”*

Here are some examples of how to determine if a claim for ER services is for a true emergency:

Emergency Examples (No Penalty Applied)	Non-Emergency Examples (\$500 Penalty Applied)
<ul style="list-style-type: none"> <li>• You go to the ER with a broken bone that can be set in the ER without an admission.</li> <li>• You go to the ER because you are having stomach or chest pains. Fortunately, it ends up not being a serious medical condition, and you are not admitted.</li> </ul>	<ul style="list-style-type: none"> <li>• You go to the ER with a cut that either does or doesn't require stitches, and you are not admitted.</li> <li>• You go to the ER for reoccurring back pain and are not admitted.</li> </ul>

For questions or concerns about how a claim is processed, please call Quantum Health at **1-844-460-2803**. The Quantum Health team is available Monday – Friday, 7:30 a.m. – 9:00 p.m. Central Time.

## KNOW WHERE TO GO FOR NON-EMERGENCY CARE

<b>Are you able to see your doctor?</b>	→ Your <b>primary doctor</b> is your first choice for non-emergency care. Find a network doctor: <b>1-844-460-2803</b> or Quantum Health app
<b>Want to see a doctor in person, but yours isn't available?</b> EXAMPLES: Infections, minor injuries or pain, sore throat	→ Visit a <b>retail clinic</b> (e.g., Walgreens, Walmart).
<b>Prefer to talk to a doctor by phone or video?</b> EXAMPLES: Allergies, cold/flu, ear infections, pink eye, stress	→ Schedule a <b>virtual doctor visit</b> 24/7. Register NOW at: <b>MDLIVE.com/bcbsil</b> , MDLIVE app, or <b>1-888-676-4204</b>
<b>Need immediate attention for a non-emergency?</b> EXAMPLES: Back pain, migraines, sprains, cuts that need stitches	→ Go to an <b>urgent care center</b> . Find one in the network: <b>1-844-460-2803</b> or Quantum Health app

The descriptions provided in this document are based on the official LSC Group Benefits Plan and LSC Flexible Benefits Plan (collectively, the "Plan") documents. Every effort has been made to ensure the accuracy of this material. In the unlikely event there is a discrepancy between this document, the Summary Plan Description (SPD), Summaries of Material Modifications (SMMs), Summary of Benefits and Coverage (SBC) or any other materials summarizing the Plan and the official Plan documents, the official Plan documents will control. LSC Communications LLC reserves the right to amend, change or terminate any or all of the benefit plans it sponsors, including without limitation, the Plan and the LSC Separation Pay Plan, in whole or in part, at any time.

