

Employee Benefits Advisor

Helping you get the most from your benefit plans.

Guidelines for Seeking Medical Treatment under your Mid-Atlantic Health Plan

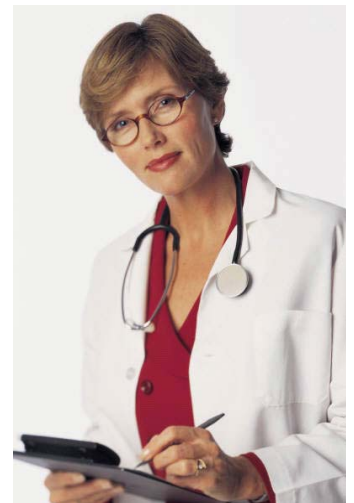
As your benefits advisor, RSI is committed to help you understand how to best use your health plan. When faced with a medical problem, you have access to a network of doctors, hospitals, and other health care providers who are qualified to diagnose and treat your condition.

In order to receive the most effective and efficient care, it is important to assess the seriousness of the situation, and then determine how to proceed.

Here are some helpful tips for the next time you need medical attention:

- ◆ If the situation is truly an emergency, go directly to the closest hospital emergency room.
- ◆ If you need treatment urgently, but your situation is not life-threatening, you should contact your Primary Care Physician (PCP) for guidance. Your doctor can assess your situation over the phone, and determine whether you should go to the hospital or come in to the office.
- ◆ If you have a medical problem that does not require immediate attention, you should contact your PCP. During the visit, your PCP will either treat your condition, or refer you to a specialist.

Following these guidelines should help to ensure you receive the appropriate level of care. While the emergency room may be necessary in certain situations, always try to contact your PCP for advice first. If the doctor can treat you in the office, you will save money by paying a lower copay, and time by avoiding a long wait in the emergency room.



If you have any questions about this information please contact your RSI Benefit Service Specialist at 1-800-394-6111.