

# Taking Control of Your Healthcare Costs

We champion people to be well and thrive every day. With our comprehensive medical coverage, there are many ways you can receive care. However, there can also be a big difference in how much you pay depending on the type of provider and location you choose.

## LEARN ABOUT YOUR SPECIFIC COVERAGE



Costs for the care and provider you need depend on your health plan. **For more details**, use these resources:

- [The HSA \(Partnership in Health\) Plan](#)
- [The PPO \(Surest\) Plan](#)
- [The Kaiser Plan](#)

## Understand Your Care Options And Where to Go

Use the chart below to choose the most convenient, cost-effective care based on your needs:

	NON-EMERGENCY CARE		EMERGENCY: NON-LIFE-THREATENING	EMERGENCY: LIFE-THREATENING
EXAMPLES	Cold or flu, manageable pain, sore throat or cough, allergies, earache, pink eye, rash, suspected infection		Emergencies that require care within 24 hours (e.g., cuts, minor burns, sprains, joint pain, allergic reactions, respiratory infections)	Chest pain, difficulty breathing, sudden dizziness, weakness, severe pain, uncontrolled bleeding, seizure, compound fracture, broken bone
PROVIDER	<p>Telehealth virtual care</p> <p><a href="#">Click here to learn how to access</a></p>	<p>Primary Care Visit</p>	<p>Local Urgent Care Center</p>	<p>Local Emergency Room (ER)</p>
BENEFITS	<p>Available 24/7</p> <p>No traveling or waiting rooms</p> <p>Available from any device with a camera and internet connection</p>	<p>In person</p> <p>Available during office hours</p> <p>Can provide follow-up care and refer you to a specialist, if needed</p>	<p>In person</p> <p>Often open late and on weekends</p> <p>Best if your situation is too serious for virtual or primary care, but is not life-threatening</p>	<p>24/7 walk in care</p> <p>Use only for the most serious needs</p>
CONVENIENCE	✓✓✓✓	✓✓✓	✓✓✓	✓
COST	\$	\$ \$	\$ \$ \$	\$ \$ \$ \$

**Remember:** If you're enrolled in the HSA plan, you'll only need to pay 20% coinsurance for telehealth and virtual care visits – even if you haven't hit your deductible!


## Establish a Primary Care Provider (PCP)

Even if your health plan doesn't require you to elect a PCP, it's important to establish one for your ongoing healthcare needs. A PCP can provide preventive care, recommend healthy lifestyle choices, review your family history, identify and treat common medical conditions and refer you to the right specialists.

PCPs also manage your annual wellness exam and recommend the **preventive screenings** you need. The screenings may turn up nothing, bringing you peace of mind. Or, they may detect an issue early that you can treat before it gets worse – potentially saving your life.

Find an in-network provider by visiting:

- **The HSA (Partnership in Health) plan:** [myuhc.com](http://myuhc.com) and select "Find a Doctor"
- **The PPO (Surest) plan:** [benefits.surest.com](http://benefits.surest.com)
- **The Kaiser Plan:** [mydoctor.kaiserpermanente.org/ncal/doctors/](http://mydoctor.kaiserpermanente.org/ncal/doctors/)



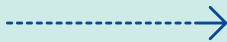
**REMEMBER:**  
In-network preventive care is covered at **no cost to you!**



## THE RIGHT CARE MATTERS



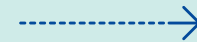
Tori's daughter, Bella, had an itchy and watery eye the last couple of days and woke up this morning with it swollen and crusted shut. Last time Bella had these symptoms, it was conjunctivitis (pink eye), and Tori believes it may be the same thing this time around.



Tori knows Bella needs to see a doctor to confirm the diagnosis and get the right antibiotic. Tori chooses to schedule a **virtual visit**. It is not only the most cost-effective option, but also allows Bella to be seen without leaving the house.



The physician virtually evaluates Bella's symptoms and quickly confirms Bella does in fact have conjunctivitis. He prescribes antibiotic eye drops and also suggests Tylenol if Bella begins to complain of eye pain.



Tori's husband picks up Bella's prescription and some extra Tylenol on the way home from work, and Bella is good as new in a few days!

TORI PAYS:	COMPARED TO:		
\$0 to \$49	\$25 to \$200	Up to \$240	Up to \$2,500
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Virtual visit	PCP office visit	Urgent care	Emergency Room

Depending on coverage

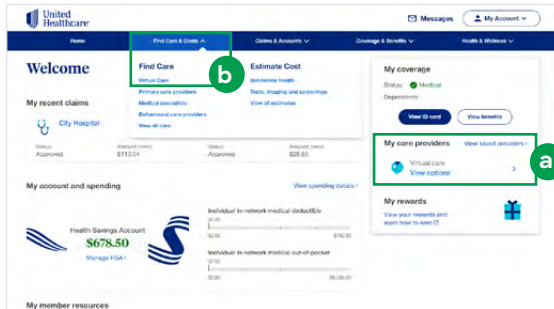
*Please note: This document is meant to educate you on the many care options available through Clorox-sponsored medical plans and does not constitute medical advice. The care you choose should ultimately depend on your individual situation and level of urgency – not just the cost and convenience of care. For example, if you are experiencing an emergency, be sure to visit your local ER.*

## How to Access Virtual Care

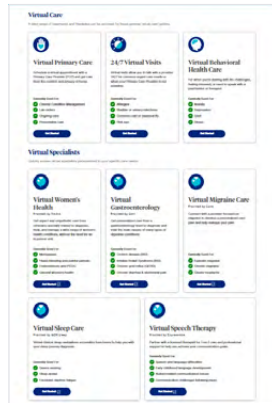
If you're enrolled in a Clorox-sponsored medical plan, getting virtual care from a licensed provider is a few short clicks away. Follow these steps:

### THE HSA (PARTNERSHIP IN HEALTH) PLAN:

1. Visit [myuhc.com](https://myuhc.com) and sign in to your account.
2. From your dashboard, there are two ways to access virtual care:
  - a. On the right-hand side, click "Virtual Care" under "My Care Providers"; or
  - b. Click "Find Care & Costs" in the top navigation, then click "Virtual Care."

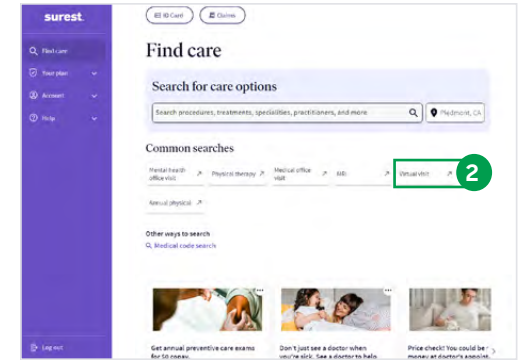


3. Select the type of virtual care you need:



### THE PPO (SUREST) PLAN:

1. Visit [benefits.surest.com](https://benefits.surest.com) and sign in to your account.
2. On the home page, under "Common Searches," click the "Virtual Visit" button.



### THE KAISER PLAN:

1. Visit [mydoctor.kaiserpermanente.org/nca/get-care/](https://mydoctor.kaiserpermanente.org/nca/get-care/).
2. Click "Appointments and Advice" in the top navigation.
3. Scroll to the bottom of the page and click the "e-Visits" box.
4. Log into your account.

