ER & URGENT CARE COST GUIDE

Understanding your costs with Aetna Student Health insurance

FIRST, WHERE SHOULD YOU GO?

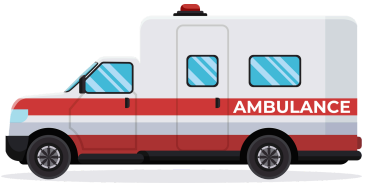
EMERGENCY ROOM

For an urgent or emergent medical or mental health event.

URGENT CARE

For non-life-threatening illnesses or injuries that need prompt attention — usually within 24–48 hours — when your regular doctor's office is closed or unavailable.

AT-A-GLANCE COSTS







AMBULANCE TO ER

$50

COPAY

A copay is required when you are transported by ambulance to the hospital's ER.

EMERGENCY ROOM

$150

COPAY

This copay covers anything related to the emergency care you receive.

Copay is waived if admitted.

URGENT CARE

$40

COPAY

Diagnostics or labs may or may not be included in the $40 copay.

Expect to pay copay at time of service - some will bill you later.

WHAT ELSE SHOULD YOU KNOW?

EMERGENCY ROOM

- Any treatment that is not considered emergency treatment will be considered at the regular treatment rate as per the benefits plan.
- CUEMS transfer does not have additional costs, but standard ED visit charges will still apply.

WHEN WILL THE BILL ARRIVE?

- Ambulance bill: usually after 10–14 days.
- ER bill: may arrive about 2 weeks to 1 month after your visit.

COMMON ILLNESSES SEEN AT URGENT CARE

- Sore throats
- Earaches
- Upper respiratory infections
- Flu
- Mild asthma flare-ups
- Urinary tract infections (UTIs)