Urgent Care Coverage with the UVA Health Plan
Revised August 2014

A UVA Health Plan member may go to any urgent care for an unexpected illness or injury. Please note that routine preventive care is not covered at urgent care locations (ex. flu shots, physicals, wellness visits). Urgent medical conditions not meeting the criteria of an emergency should be treated at an urgent care provider to receive health plan benefits. Members are encouraged to call their Primary Care Provider to identify urgent care situations.

Please remember that the UVA Health Plan only covers Emergency Room visits that are true medical emergencies. An emergency must be a sudden, unexpected onset of a medical or psychological condition with severe symptoms that could result in serious harm to you if left untreated. The flu may typically not considered an emergency condition but that decision is one the member must make as a reasonably prudent person. To get the most benefit from your health insurance, you are encouraged if reasonable to contact your primary care physician or visit a local urgent care or other participating Aetna provider before visiting an emergency room for non-emergent care.

Examples of conditions that require Emergency room treatment include but are not limited to:
- Severe or unusual bleeding
- Trouble breathing
- Suspected poisoning
- Prolonged or repeated seizures
- Unconsciousness
- Severe burns

UVa Health Plan Insurance Benefits:
For UVA health plan members, visits to in or out-of-network urgent care facilities that bill as “Urgent care facilities” such as Med Express are covered as follows:

- For the Value premium schedule for an in or out-of-network urgent care facilities after the annual deductible is met, the patient coinsurance is 20% of the allowable; the Plan pays 80%.
- For the Choice premium schedule for an in or out-of-network urgent care facility after the annual deductible is met, the patient coinsurance is 10% of the allowable; the Plan pays 90%.
- For the Basic Plan, for an in or out-of-network urgent care facility after the high annual deductible is met, the member must pay 20% of the allowable rate.

You may also call the Aetna 24 hour Informed Health Line at 1-800-556-1555 to speak directly with a registered nurse for health questions.