

# SAVE MONEY on HEALTH CARE

Health+ plans use the robust National Blue Cross Blue Shield network of providers, making it **easy** to stay in-network!

## In-Network:

- This level of benefit will apply when you use a physician, specialist, laboratory or other provider who is a member of your Plan Administrator's network.
- When you use in-network providers, your out-of-pocket expenses, deductibles, and coinsurance will be lower than if you use out-of-network providers.
- Remember, there is no penalty for seeking treatment from a specialist without a referral, providing you with quicker, easier access to health care.

**VS.**



## Out-of-Network:

- This level of benefit will apply when you use a physician, specialist, laboratory or other provider who is not a member of your Plan Administrator's network.
- The Plan provides coverage if you use an out-of-network provider, but your out-of-pocket expenses, deductibles, and coinsurance will be higher than if you use an in-network provider. In addition, you will be responsible for any amounts in excess of the covered charges.
- Covered charges are those charges determined to be usual, customary and reasonable for a particular service in a particular zip code area. Covered charges can vary from one geographic area to another.
- Additionally, out-of-network providers may require you to pay for services at the time of service, which means you will have to file your claim with the Plan in order to be reimbursed.

Visit [www.provider.bcbs.com](http://www.provider.bcbs.com) or call **888-222-9206** to find a provider near you

