You'll Pay Less When You Use In-Network Labs

Beginning on July 15, 2015, if your doctor uses a lab that is not in BCBSNC's network for your covered lab tests, your out-of-pocket costs for your lab work may be higher – depending on your health plan.

Here's an example:

Type of Cost	In-Network Lab	In-Network Hospital Lab	Out-of-Network Lab
Lab Test	$30	$60	$200
Member's Cost Share	$6	$12	$100

So, it's important that you and your doctors choose in-network labs, whether they are free-standing labs or based in an in-network hospital. You will get the best value for your health plan benefits when you have your lab work done in network.

Ask your doctor to use in-network labs

Here are some tips to help you save money when you need lab work. Find out:

- **If your doctor is collecting your lab sample in the office:** Ask the doctor to use an in-network lab.
- **If your doctor is sending you to a lab for the testing:** Ask your doctor to direct you to an in-network lab. Or, you can contact BCBSNC at the toll-free number listed on your member ID card. We can assist you in locating an in-network lab in your area.

How to find an in-network lab

Your doctor may not know which lab can save you the most money on your lab work. So, before your next doctor's visit, you may want to find out for yourself and share the information with your doctor during your visit. You can look for an in-network lab online or call us for assistance:

- Visit www.bcbsnc.com and look for in-network labs in the "diagnostics and other medical services" section of our Find a Doctor search tool.
- Contact BCBSNC at the toll-free number listed on your member ID card. Let us help you find an in-network lab in your area.

Ask your doctor to send your lab samples to an in-network lab. It could save you a lot of money.