

In-Network or Out-of-Network What's the Difference?

What does in-network mean?

In-network refers to a health care provider that has a contract with your health insurance plan to provide health care services to its plan members at a pre-negotiated rate. Because of this relationship, you pay a lower cost-sharing when you receive services from an in-network doctor.

What does out-of-network mean?

Out-of-network refers to a health care provider (hospital, physician, lab, or a health care facility) that does not have a contract with your health insurance plan. If you use an out-of-network provider, health care services could cost more and you may be balanced billed since the provider does not have a pre-negotiated rate with your health plan.

How to find an In-Network Provider?

Log on to your www.highmarkbcbs.com account or log in [here](#). Then...

- Click **Find a Doctor**
- Click **Find In-Network Doctor & Save**

Health Care Savings Tips!



► Choose Generic Medications

Ask your doctor to write your prescriptions for generic drugs when possible. Generics meet the same FDA standards and are chemically identical as the brand-named drug. But you pay less.

► Choose an In-Network Lab

Different labs charge different prices for the same services, so it is important to compare your options. If you need to have a lab test, such as a blood or urine test, you can keep your out-of-pocket costs down by choosing independent labs in your network plan. Using other labs, especially those that are out-of-network, could cost much more. Log on to your www.highmarkbcbs.com account to find listings of in-network labs near you.

Be aware your network provider may use or send you to an out-of-network provider for some services (such as lab work). You should always ask for a lab order to take to an in-network lab.

► Get X-Rays & Scans at Imaging Centers

X-rays and scans usually cost less at imaging centers than at hospitals. These centers perform other tests such as CT scans, MRIs, nuclear medicine scans and ultrasounds.

► Consider Urgent Care Centers or Retail Clinics

Get immediate care for a lot less and save the ER for true emergencies. Sore throats, earaches, the flu, rashes, sprains, cuts—all these can usually be handled for much less at an in-network urgent care center or retail clinic. You will often save time too.

EPC Retirement Plan Monthly Workshop



Create a Budget, Ditch Your Debt, and Start Building for the Future

- ☑ Learn how to get started creating a budget
- ☑ Learn steps for maintaining financial health
- ☑ Learn how to plan and save for your future goals

May
18

12:00 PM
EST

Reserve your
spot today!

If you would like a fellow staff member to receive our newsletters then please **send us** their name and email!

ADMINISTRATOR CORNER

- Time is ticking and now is the time to reach out and learn how to transition from manually submitting retirement contributions via forms and checks to submitting your employer contributions electronically in a single step directly to Fidelity under our simplified contribution platform.

Send benefits@epc.org an email today or call 407-930-4492 so we can get your church set up.

- **Share with us** any information you would like to see in our newsletters. We would love to hear from you!