

STICK WITH LABS IN THE CIGNA NETWORK

If you need blood work done, you may go to the lab associated with your doctor's office. If you're at a hospital and need a pathology test, they may send you to the lab that's right onsite. Even though other labs may be part of the Cigna network, you could get even bigger savings when you go to Quest Diagnostics or Laboratory Corporation of America (LabCorp) for your lab work. And with hundreds of locations nationwide, they make it easy to find.

To get the best value from your benefit plan and help manage health care costs, it pays to choose in-network laboratory services. Using a lab outside the Cigna network may cost you more out of your pocket and limit your participation in health management programs, which help you and your doctor manage your specific health care needs. When your samples are sent to non-network labs, you may pay higher co-payments. Talk to your doctor's office if you are unsure where your lab samples are being sent. There are several monetary benefits to choosing in-network labs: Your co-payments may be lower, Your share of the bill may be lower, If you use an out-of-network lab, you may receive a bill for the difference between your out-of-network benefit and the amount the out-of-network lab charges for the service. The benefits of Cigna network lab providers are: You have the right to ask your doctor to send your lab samples to a network laboratory. Don't run the risk of your lab work being referred out-of-network and potentially paying a higher cost. You can look up providers online by going to www.mycigna.com. If your doctor uses a lab that is not included on mycigna.com call the 24/7 health information line at **800.768.4695** to confirm whether the lab is participating in the network.