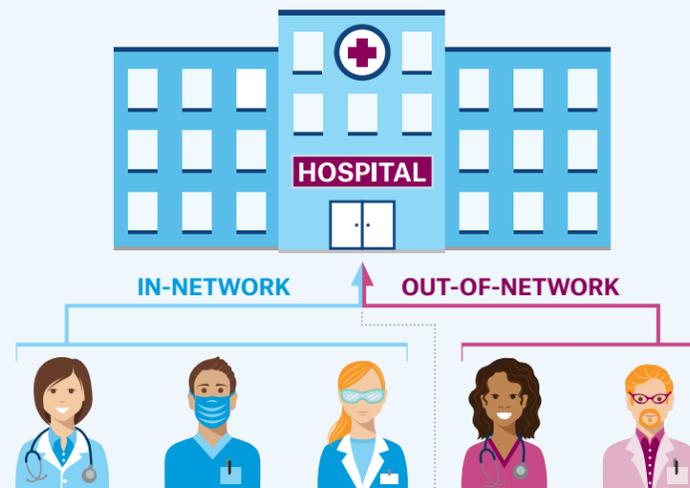




What Does It Mean When Doctors at My Hospital Are **OUT OF MY NETWORK?**

Your hospital may be in your network, but some doctors who work there may **NOT** be. That means you could pay more than you have to when those doctors treat you.

Healthcare can be complicated. We try to make it easy, but we know simplicity isn't always possible. This is one of those difficult cases. Let us try to answer any questions you may have.



What if I go out of network?



If you see a doctor or go to a hospital out of your network, they could charge you more.



Because we don't have an agreement with them, they can bill you for more than what we will pay for their services. This means you could pay more than your deductible, coinsurance or copay.



What can you do to save money?

1. BE AWARE. If you expect to go to the hospital, look at the list of hospital-based doctors at www.bcbsla.com/hbp or call us before you go. We will let you know when a hospital-based group of doctors leaves your network.



2. ASK TO MOVE. If the hospital uses doctors who are not in your network, ask your doctor if you can go to a different hospital with network doctors. We know this isn't ideal, but it's your best bet to avoid paying more later.



Even though a hospital is in your network, doctors like these may not be.



Anesthesiologists



Emergency Room Doctors



Neonatologists

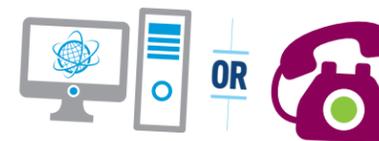


Pathologists



Radiologists

How to find providers in network:



You can search for all providers in your network at www.bcbsla.com/findcare or call Customer Service at **1-800-495-2583**.

**Have your ID card handy.*



What about emergencies?



If you have a true emergency, don't worry about your network. Go to the nearest emergency room.



Check your plan booklet to find out what an "emergency medical condition" means.



If it's not a true emergency, instead of going to the hospital, go to your primary care doctor or an urgent care center.