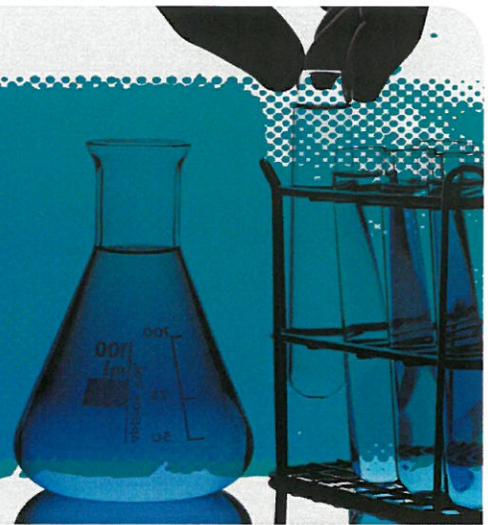# In-network lab services
## Another way to save money!

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 UnitedHealthcare 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 copayments or coinsurance. Ask your doctor to use a network lab for any tests or diagnostic imaging services such as X-rays, MRIs and CT scans.

## The advantages of network labs

There are several monetary benefits to choosing in-network labs:

- Your copayments may be lower
- Your share of the bill, called coinsurance, 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
- You should note that network labs will not "balance bill" you for covered services they provide

## The benefits of UnitedHealthcare network lab providers

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 using the instructions included in this document. If your doctor uses a lab that is not included in the online directory, call the customer service number on your ID card to confirm whether the lab is participating in the network.

## Find an in-network lab

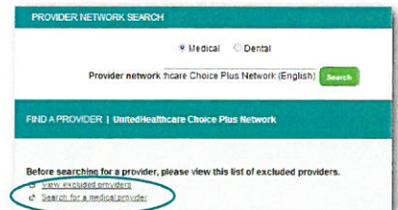**1** Go to **umr.com** and select **Find a provider**

**2** Select **Medical**

Search for your **Provider network:** UnitedHealthcare Choice Plus or Options PPO (check the logo on your ID card)

Select the link to **Search for a medical provider**

**3** Under Find Health Care by Category select **Tests and Imaging**

**4** Choose the type of service you need and scroll down to view the list of participating national and local providers

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