Finding in-network lab services

You probably know by now that Quest Diagnostics is no longer in the Independence Blue Cross laboratory provider network. So what do you do if you need outpatient lab work? No problem! We have a robust network of labs that can provide the services you need, so make sure you use an in-network lab.

The value of the Independence Blue Cross network

Labs in our network agree to provide services to Independence Blue Cross members at negotiated rates. You should always use an in network lab in order to maximize your benefits.

This chart is an example, for illustration purposes only. Your actual costs, if any, may be different.

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>In-network hospital lab</th>
<th>Out-of-network lab</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example of lab test costs</td>
<td>$30</td>
<td>$60</td>
<td>$200</td>
</tr>
<tr>
<td>Example of out-of-pocket costs</td>
<td>$6</td>
<td>$12</td>
<td>$100</td>
</tr>
</tbody>
</table>

You can find in-network labs in three easy ways:

1. Go to www.ibx.com and click on the Find a doctor link.
2. Login to www.ibxpress.com and click on the Find a doctor link.
3. Call Customer Service at 1-800-ASK-BLUE (1-800-275-2583) and ask a representative to identify an in-network lab near you.

A reminder for HMO and POS plan members

HMO and POS plan members should follow the direction of their primary care physician, who will direct members to their designated lab provider. HMO members do not have an out-of-network benefit and should therefore use their designated lab. If an HMO member uses an out-of-network lab, like Quest, such non-emergency services will not be covered and the member may be billed for the entire cost of the lab services. If a POS member uses an out-of-network lab (such as Quest Diagnostics), the member will be responsible for the out-of-network level of cost-sharing (including copayment, coinsurance, deductible) and may be subject to provider balance-billing.

LabCorp is now our exclusive, nationally-based provider of outpatient laboratory services with convenient locations, skilled staff, and low out-of-pocket costs. Find a LabCorp facility at [www.labcorp.com](http://www.labcorp.com)