Need lab work?

Choosing wisely saves you money.

Using an in-network independent lab can help lower your health care costs

Small choices can add up to savings on health care. Say your doctor wants you to have blood drawn at a lab. You can choose what lab you go to. And it makes a difference in what you pay. Your Self Insured Schools of California (SISC) PPO plan only covers labs that are in the plan's network. Pick an in-network lab instead of an out-of-network lab to lower costs on lab services.

For even more savings, choose an in-network *independent* lab instead of an in-network *hospital* lab. There can be a big difference in prices based on whether or not a lab is located in a hospital.

Check out these examples to see what you can save*





	Independent lab	Hospital-based lab	Out-of-network lab
Basic metabolic panel	$9	$36+	No coverage. You pay the full amount of the charges.
Lipid (cholesterol) panel	$14	$65+	
Pap test	$15	$51+	

*Your actual cost depends upon your benefits and whether or not your deductible is met. These costs are examples only.

Talk to your doctors if they refer you to a lab

Let your doctors know that your plan only covers lab work at in-network labs. Ask them to refer you to an independent lab instead of a hospital lab. If you're at your doctor's office and they collect a lab sample from you in the office, ask the doctor or staff these questions:

- Will you be processing this lab test here?
- If not, where will you send it? Is the lab in my network?
- If you're sending it to a hospital, can you use a lower-cost choice, like an independent lab?

Not sure if a lab is in your network or independent? No problem. Your doctor's staff should know. Or you can call us at the number on your ID card.

To search for in-network PPO labs, go to: **anthem.com/ca/sisc/find-care/**

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