

Choosing a lab in your plan's network can save you money



Smart choices can add up to savings on your healthcare. For example, if you need lab work, you can choose where to go to save money.

As a member of a **Self-Insured Schools of California (SISC) preferred provider organization health plan**, lab services are covered by care providers in your plan's network. For even more savings, you can choose an independent lab in your plan's network instead of a hospital lab. There can be a big difference in cost based on whether a lab is in a hospital.*

Test	Independent lab	Hospital-based lab	Out-of-network lab
Basic metabolic panel	\$9	\$36+	No coverage. You pay the full amount.
Lipid (cholesterol) panel	\$14	\$65+	
Pap test	\$20	\$63+	

* 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 healthcare provider know your plan only covers lab work at facilities in your plan's network. Ask them to refer you to an independent lab instead of a hospital lab.

If you're at your care provider's office and they collect a lab sample in the office, ask 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 option, like an independent lab?



To search for labs in your plan's network, visit [anthem.com/ca/sisc/find-care](https://www.anthem.com/ca/sisc/find-care) or call us at the number on your ID card.

