

# ***INSURANCE OFFERINGS IN RESTON OFFICE***

<b>Aetna</b>	IN NETWORK ALL SERVICES
<b>Anthem BC/BS</b>	IN NETWORK ALL SERVICES
<b>Carefirst</b>	IN NETWORK ALL SERVICES
<b>Cigna</b>	OUT OF NETWORK ALL SERVICES
<b>United Healthcare</b>	IN NETWORK / CHIRO ONLY
<b>Tricare</b>	IN PROCESS OF ADDING FOR PT ONLY
<b>Kaiser</b>	REFERRAL NEEDED

## **In-Network**

Definition: In-network refers to healthcare providers who have a contract with your health insurance plan.

Agreement: These providers accept certain negotiated (discounted) rates from your insurance company.

Cost: When you receive services from an in-network doctor, you pay a lower cost-sharing (such as copayments or coinsurance).

Coverage: Most health plans encourage using in-network providers to save costs.

Finding In-Network Providers: Use the Find a Doctor tool provided by your health plan to locate in-network doctors, specialists, labs, hospitals, and other facilities.

## **Out-of-Network**

Definition: Out-of-network refers to health care providers who do not have a contract with your health insurance plan.

Cost: If you use an out-of-network provider, health care services could cost more since there's no pre-negotiated rate.

Coverage: Depending on your health plan, services from out-of-network providers may not be covered at all.

Caution: Be aware that some health plans have no coverage for non-emergency services from out-of-network providers.