



## In-Network Provider or Out-of-Network Provider: What's the Difference?

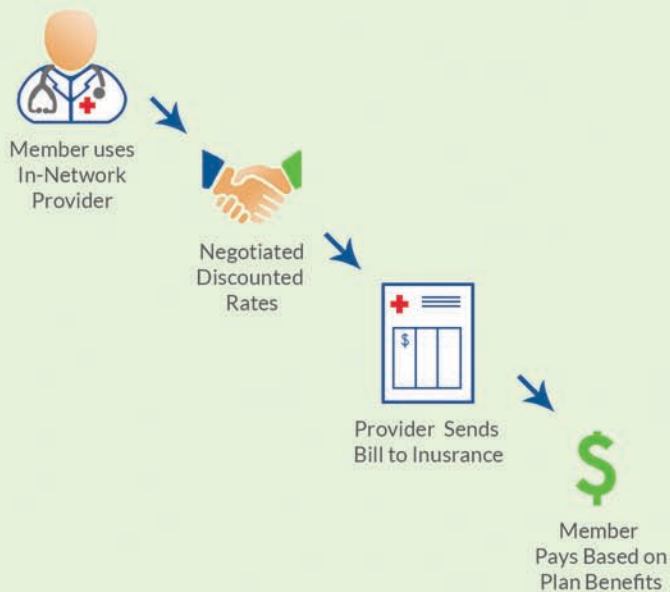
### What is a Network?

A Network is a list of providers your plan contracts with to provide you with health services. In addition to In-Network (contracted by your plan) you also have access to Out-of-Network (not contracted by your plan) providers. The Network includes thousands of providers such as physicians, hospitals, labs, urgent care centers, pharmacies, and more.

### In-Network

- In-Network Providers
- Preferred Providers

Most Important: In-Network Providers have agreed to accept negotiated discounted rates for services. (The Allowed Amount or Preferred Allowance)



### Out-of-Network

- Out-of-Network Providers
- Non-Preferred Providers

Most Important: Out-of-Network Providers have NOT agreed to any negotiated rates for services. You may pay more.

- Charges may NOT be discounted.
- Provider may bill you the difference between their standard charge and the insurance company's allowable amount. (Balanced Billing)

