

UTILIZING PREFERRED SPECIALISTS AND LABS

PREFERRED SPECIALTY CATEGORIES AND LOCATIONS

Aetna and UHC maintain a list of specialist categories with in-network preferred providers. These physicians have demonstrated higher quality and efficiency of patient care. Therefore, the costs are less.

You are charged a higher amount for utilizing an in-network non-preferred or out-of-network provider in these specialist categories. You are charged the in-network preferred copayment when you utilize in-network providers in other specialist categories not listed or in locations where no preferred providers are available. For information on costs for services, refer to the Medical Plan Benefits Comparison chart on page 12. Contact your provider, Aetna or UHC, before you seek care from a specialist.

When utilizing specialists, first check to see if they are in a category that identifies in-network preferred specialist providers. Since a provider's status can change, confirm the provider's status prior to your appointment. Instructions on locating in-network providers in your area are below. Aetna preferred providers are listed as Aexcel with a blue star. UHC preferred providers are listed as Premium Tier 1. Listed in the table are the categories and locations, as of the printing of this document.

For the most current list of categories and locations, contact Aetna at (800) 535-6689 or UHC at (877) 609-2273, or visit www.princeton.edu/hr/benefits.

Aetna (Aexcel)	UHC (Premium Tier 1)
Categories with In-Network Preferred Specialists	
Cardiology; Cardiothoracic Surgery; Gastroenterology; General Surgery; Neurology; Neurosurgery; Obstetrics and Gynecology (OB/GYN); Orthopedics; Otolaryngology—Ear, Nose, and Throat (ENT); Plastic Surgery; Urology; and Vascular Surgery	Allergy; Cardiology; Endocrinology; Family Practice; Gastroenterology; General Surgery; Internal Medicine; Nephrology; Neurology; Neurosurgery—Spine; Obstetrics and Gynecology (OB/GYN); Ophthalmology; Orthopedics; Otolaryngology—Ear, Nose, and Throat (ENT); Pediatric Internal Medicine; Pediatrics; Pulmonology; Rheumatology; and Urology
Locations with Limited or No Access to Preferred Specialists	
MI; NC; NH; OR; SD; WA; and Southeastern, Central, and Western PA	AZ, CA, DE, GA, IN, KY, MA, MI, NC, NH, NV, OR, SC, TX, VT, and WV

PREFERRED LABS

Quest Diagnostics and LabCorp are the preferred labs for Aetna and UHC. These labs charge less and perform a wide variety of services. If you use any other in-network lab, other than Quest or LabCorp, you are charged more and have to meet the annual deductible. There is no coverage for out-of-network lab services. Aetna and UnitedHealthcare participants have access to the Quest lab located in McCosh Health Center.

HOW TO FIND IN-NETWORK PROVIDERS

To find an in-network provider or laboratory, independent radiology center, or urgent care center call Health Advocate, use Castlight, or follow the steps below for your medical plan provider.

Aetna (CDHP, HMO, PHP, J-1 Visa)

1. Go to www.aetna.com/dse/princeton.
2. Enter the **Provider Type** that you are looking for.
3. Enter the zip code for the area you wish to search.
4. Select your medical plan from the list provided.

UnitedHealthcare (PHP)

1. Go to <http://princetonuniversity.welcometouhc.com>.
2. Under **Wondering if your doctor is in our network?**, click **Find a Doctor**.
3. Under **See if your doctor or hospital is in the network**, click **Search the network: The Choice Plus Plan**.
4. Change the address to your local area.
5. Enter the **Physician Specialty** or **Facility/Clinic** that you are looking for.