

## UTILIZING PREFERRED LABS AND SPECIALISTS

### 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, you are charged more and have to meet the annual deductible. There is no coverage for out-of-network lab services. Employees enrolled in Aetna and UnitedHealthcare have access to the Quest lab located in the Princeton University McCosh Health Center.

### UnitedHealthcare Preferred Specialists

UHC maintains 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 30. Contact your provider 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. Refer to page 11 for instructions on locating in-network providers in your area. UHC preferred providers are listed as Premium Tier 1. Listed in the table are the categories and locations, as of the printing of this book. For the most current list of categories and locations, contact UHC.

UHC (Premium Tier 1)
<p><b>Categories with In-Network Preferred Specialists</b></p> <p>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</p>
<p><b>Locations with Limited or No Access to Preferred Specialists</b></p> <p>K, HI, ME, MT, VT, and WY</p>