



CHOOSING A LAB FACILITY

We'll help you choose wisely and save money.

Did you know the cost of lab services can vary based on where you receive them? It's true. And sometimes the cost difference can be significant. The NALC Health Benefit Plan allows you to choose where to go, and Cigna is here to help you make the right choice for your needs and your budget.

Why choose an independent lab?

Even though outpatient hospital labs may be part of the Cigna PPO network, independent labs can cost less and still provide quality service. When you use the national independent labs, Quest Diagnostics® or Laboratory Corporation of America® (LabCorp), the savings can be even greater. Plus, members in the High Option Plan have no out-of-pocket costs for covered lab services performed by Quest or LabCorp.

Here's an example of the possible savings.

Average cost of service*	What YOUR PLAN pays for covered PPO lab services		What YOU pay for covered PPO lab services	
	High Option	CDHP/Value Option	High Option	CDHP/Value Option
Quest or LabCorp: \$10.39	100%	80% coinsurance	\$0	Deductible then 20% coinsurance
Other lab (PPO): \$26.80	85% coinsurance	80% coinsurance	Deductible then 15% coinsurance	Deductible then 20% coinsurance
Outpatient hospital lab (PPO): \$61.76	85% coinsurance	80% coinsurance	Deductible then 15% coinsurance	Deductible then 20% coinsurance

Get information on these topics and more at nalchbp.org, or call the NALC Health Benefit Plan at **888.636.NALC (6252)** for High Option members or **855.511.1893** for CDHP/Value Option members.

Together, all the way.®



* Cost estimates are national 2019 averages of participating facilities; actual cost may vary by location, facility and the type or level of services received.

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