



## GOING TO AN OUT-OF-NETWORK LAB COULD COST YOU.

If you need lab work done, stick with one of Cigna's network labs. Not only will you get quality care, but you'll also save more money. That's because you will usually be charged a much lower rate when you use an in-network lab, rather than a lab that's not part of the Cigna network.

### The importance of lab tests

Your doctor may order tests to help find out more about your health – like to see if you have diabetes, or to find out if your thyroid medicine is working. For these tests and others, your doctor will need a sample of your blood, urine or tissue, which is then sent to a lab for analysis.

### Save money on lab tests

Save money by having those lab tests done at a Cigna network lab. Here's how to make it happen:

- Find network labs by going to [myCigna.com](http://myCigna.com) or calling the number on your Cigna ID card.
- Tell your doctor you want to use a Cigna network lab.
- If your doctor takes a sample in the office, ask for it to be sent to a Cigna network lab.
- Make sure the lab is an in-network lab. Just because a lab accepts your Cigna ID card doesn't necessarily mean it's part of the Cigna network.

### Going out of network could cost you

If you use a lab that's not in the Cigna network, you'll be responsible for paying the out-of-network rate. You may even have to pay the full cost of the service with no discount at all. This could end up costing you a lot more than what you'd pay at an in-network lab.

### Save even more

If you go to a national lab such as Quest Diagnostics® or Laboratory Corporation of America® (LabCorp), you can get even bigger savings. Even though other labs may be part of the Cigna network, you can save up to 75% when you choose a national lab. And with hundreds of locations nationwide, it's easy to get quality services at a lower cost.

Find an in-network lab near you on [myCigna.com](http://myCigna.com).

**GO YOU**<sup>SM</sup>



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