



# Stay in the network

With your Airconditioning & Refrigeration Health & Welfare Fee for Service Plan, you can choose to use a Blue Shield of California network or non-network doctor or hospital each time you access care.\* When you use network providers, your out-of-pocket costs for covered services, including exams, preventive care, X-rays, and lab services, are much lower. Staying in the network is a smart choice when you want to spend less money.

## Avoid unexpected costs

The following example shows you the difference in out-of-pocket costs when using a network versus non-network provider, and your potential savings.

Example†: Medical procedure at an ambulatory (outpatient) surgery center

Network		Non-network	
Outpatient surgery center	Physicians	Outpatient surgery center	Physicians
Billed charge \$6,000	Billed charge \$780	Billed charge \$6,000	Billed charge \$780
ACR network provider contract rate allowable amount \$2,400	ACR network provider contract rate allowable amount \$550	ACR PPO allowable amount \$4,000	ACR PPO allowable amount \$550
ACR pays 90% of allowable amount \$2,160	ACR pays 90% of allowable amount \$495	ACR pays 60% of allowable amount up to \$4000 \$2,400	ACR pays 60% \$330
Member pays 10% of allowable amount <b>\$240</b>	Member pays 10% of allowable amount <b>\$55</b>	Member pays 40% of allowable amount <b>\$1,600</b>	Member pays 40% of allowable amount <b>\$220</b>
		AND member pays balance up to the billed charge <b>\$2,000</b>	AND member pays balance up to the billed charge <b>\$230</b>
<b>Total member cost for network</b> Outpatient surgery center and physician services: <b>\$295</b> <b>\$240 + \$55 = \$295</b>		<b>Total member cost for non-network</b> Outpatient surgery center and physician services: <b>\$4,050</b> <b>\$1,600 + \$2,000 + \$220 + \$230 = \$4,050</b>	

## Now count the savings: \$3,755

The benefit of staying in the network is clear.

Note: The billed charges and allowable amounts shown above are for illustrative purposes only. An individual's experience can be different from the example.

\* To access your specific health plan information, please refer to your ACR Summary Plan Description (SPD).

† Assumes member has met calendar-year deductible.



## Advantages of using network providers

- Specially negotiated rates mean you pay less than you would for the same covered service with a non-network provider.
- No need to pay for the difference between the billed charge and the allowable amount for that service.
- No need to submit additional paperwork because network providers submit their claims for payment directly.
- No need to pay for services upfront.
- Over 69,000 network healthcare professionals and 350 hospitals to choose from.
- Network providers have met stringent credentialing standards and include many of the most prestigious physicians and hospitals in California.

## Stay in network to save money

Reduce your costs by considering these questions before making your next medical appointment:

- Are your providers in the network?
- Are the lab and outpatient services with a network provider?
- Do you need a prior authorization for service?

### It's easy to find a network provider

Go to [blueshieldca.com/fap/app/search.html](https://www.blueshieldca.com/fap/app/search.html) to find network PPO providers, or call the Airconditioning & Refrigeration Trust Fund Office at **(714) 917-6100**.