

OE3 Trust Funds

Health. Security. Service.



Having surgery? Being referred to a specialist? Need lab work?

Here are a few tips to make these experiences both successful and affordable...

- Always confirm whether providers are in the ANTHEM PPO network so that you don't have to pay more for non-network providers.
- When you make an appointment to see the surgeon, ask if the doctor participates in the ANTHEM PPO network. You can also call the Trust Fund Office at **800-251-5013** or **510-433-4422** to confirm that any provider is in the network.
- You can visit ANTHEM's website at **www.anthem.com/ca** to locate a participating network provider. Click on "Find a Doctor" and then select the type of provider and location you're looking for.
- If your doctor ever recommends care for you that requires the services of several different providers, or if your doctor recommends you receive services from another provider or facility altogether, be sure to ask whether the provider is in the ANTHEM PPO network.
- Register at **www.anthem.com/ca** with a username and password. When you login, you can use the Anthem Care Comparison tool to research the cost and quality of procedures performed by facilities near you. For example, a colonoscopy can cost anywhere from \$450 to \$3,000 or, one provider may have more experience performing that procedure than another provider.
- While you are logged in to **www.anthem.com/ca**, you can look for special offers that may help your recovery or overall wellness such as weight loss programs, hearing aids or gym memberships.
- If you have surgery, find out if an assistant surgeon, anesthesiologist physician or a certified registered nurse anesthetist will be involved. If an assistant surgeon will be involved, call the Fund Office. The Fund Office can check to see if the assistant surgeon's involvement is necessary and inform you of any additional out-of-pocket expenses you may incur if the provider's billed charges exceed the Plan's allowance.
- If you are referred to a specialist, make sure the specialist participates in the ANTHEM network.
- When you need laboratory or pathology tests performed, ask your doctor if you can use a Quest Diagnostics, Inc. (Quest) or Laboratory Corporation of America (LabCorp) facility. They are two of the nation's largest laboratories and they participate in the ANTHEM PPO network. Services at these labs can cost 70%-75% less than the same services provided by hospital-based facilities and non-network labs. This means that you can save the Fund \$75 for every \$100 worth of lab tests your doctor orders just by asking for Quest or LabCorp. For help finding the nearest facility, visit **www.anthem.com/ca**, or contact Quest or LabCorp directly by phone or visit their website at:

Quest: 800-377-7220, www.questdiagnostics.com

LabCorp: 888-522-2677, www.labcorp.com



Here are a few other tips in case you are going to have surgery:

- Always make sure the doctors and nurses know about all of your current prescribed medications and your allergies. Take a complete list with you (including dosages).
- Take a list of questions with you to ask the surgeon, anesthesiologist or nurses before the procedure—What kind of anesthesia will they use? What are the after effects? When will it wear off? How long before you can get up on your own?
- Have someone you trust with you in the hospital at all times. You need to have an advocate who is aware of your health issues, your current condition, and the type of procedure you are having. They should have a list of your current meds and your allergies in case you are still sedated.
- Make sure the doctor is aware if your health has changed prior to surgery. Got a cold? Have the flu? The doctors and nurses need to know if your overall health status could influence the decision to have surgery or not.

