

Remember to use your Quest Diagnostics Lab Card® for significant savings on your routine outpatient laboratory services! Now you can have a **real** impact on your healthcare spend and help your health plan save money at the same time.

Each time you visit your physician, you will likely receive orders to have lab tests completed prior to your next visit. You now are armed with a tool to take your healthcare expenses into your own hands! As part of your current health benefits package, you are automatically enrolled in the Quest Diagnostics Lab Card® program to help you combat the ever rising costs of healthcare services. Lab Card® allows eligible members 100% coverage on covered routine, outpatient lab testing when you request your specimen is sent to and tested at Quest Diagnostics.



Remember, not only does this valuable program help to save you money, but it saves your health plan significant dollars as well! To illustrate, suppose your physician orders 4 of the most commonly ordered tests on you during your next office visit. These tests might include: Complete Blood Count (CBC) with Differential, Lipid Panel, Complete Metabolic Panel (CMP), and Thyroid Stimulating Hormone (TSH). Through many non-Quest providers, the total allowed charges for these 4 tests combined can be as high as \$155.86 – with a health plan payment at 80% of \$124.69 and a member (you) balance of \$31.17. Under Lab Card®, the total bill would be only \$35.33 – 100% of which is covered by your health plan leaving \$0.00 balance for the member! In other words, your health plan pays 100% of a deeply discounted rate and saves money on lab tests ordered very frequently – this adds up to significant savings!

Below is this scenario illustrated for you to see just how much of an impact you can have when simply asking your physician (or whomever may be drawing your specimen) to send to Quest Diagnostics:

Example of Savings on a Lab Card Claim

<i>Current Lab Fees</i>	<i>Lab Card</i>
155.86 Allowed (U&C)	\$35.33 Total bill
<u>x 80%</u>	<u>x 100%</u>
\$124.69 Payer pays	\$35.33 Payer pays
\$ 31.17 Member pays balance	\$0 Member pays

Employer saves \$89.36! Employee saves \$31.17!

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