Understanding Your Health Plan's Network

Why it's smart to use doctors in your plan

Your health plan's network of healthcare professionals and facilities makes it convenient for you to find affordable, high-quality care quickly, whether you're needing preventive care or experiencing health issues.

In-network providers

Your health plan network includes doctors, specialists, hospitals, pharmacies, labs, and urgent care centers that are contracted by your health plan to provide you with care at lower rates. Providers in your plan are called **in-network**, **participating**, or **preferred providers**. Empire reviews doctors and facilities in your network to ensure they meet high standards of care. These contracted providers file your claims for you and help you request preapprovals, if needed.

Out-of-network providers

Healthcare professionals and facilities who are not contracted with your health plan are considered **out-of-network providers**. They can charge you any amount, which is generally higher than what in-network providers charge. Your plan pays the allowed amount for the service, and the provider bills you for your usual share of the cost, plus the balance. This is called **balance billing**. Since the provider is out of network, you typically have to file your own claims and request preapprovals, if needed.

How to find doctors in your network

You can use our **Find Care** tool online or the **Sydney Health** mobile app. The tool allows you to customize your search for certain specialties, medical services, and locations. You can also find vision, dental, and behavioral health professionals.

When you make an appointment, **always confirm that the doctor or facility is in-network.** Doctors who say they "accept" your coverage aren't necessarily in your plan network, and you could end up paying more than you should.

Your Empire plan comes with a strong network that offers high-quality care and cost savings. It's an important part of our commitment to help simplify your experience and give you more confidence in making healthcare decisions.

Empire ✚ BlueCross BlueShield

An **Anthem** Company

Reduce your stress

It can be difficult to get a handle on stress once it sets in. That's why it can help to prevent stress from taking over in the first place by improving situations you can control. This includes:

- **Setting realistic expectations on what you can accomplish.** It can be difficult to cut back on commitments, especially during the holiday season, but doing so can help you stay well. Remember, it's okay to say "no."

- **Planning ahead to prevent problems**. If you know there are certain things, people, or situations that cause you stress during the holidays, come up with a plan for how to handle them so you're prepared.

- **Prioritizing what's important when many things need your attention**. Treating everything as the most important thing on your to-do list is a good way to build stress. Try to prioritize and take on tasks one at a time.

- **Asking for help from family and friends**. Whether you're planning a party or you need someone to talk to, lean on your support system to keep your stress levels low.

If stress does manage to take hold, you may want to try the following suggestions to help regain a calmer frame of mind:

- Try relaxation techniques, such as deep breathing and meditation.

- Start an aerobic exercise routine.

- Confide in trusted friends or loved ones.

Stress that builds up or lasts too long can take a toll on your health and well-being. It affects your job, relationships, and enjoyment of life. If you're finding it hard to cope with stress this holiday season, call your doctor or a mental health professional. They can guide you on how to respond effectively to stressful situations and help you generate positive thoughts and feelings.
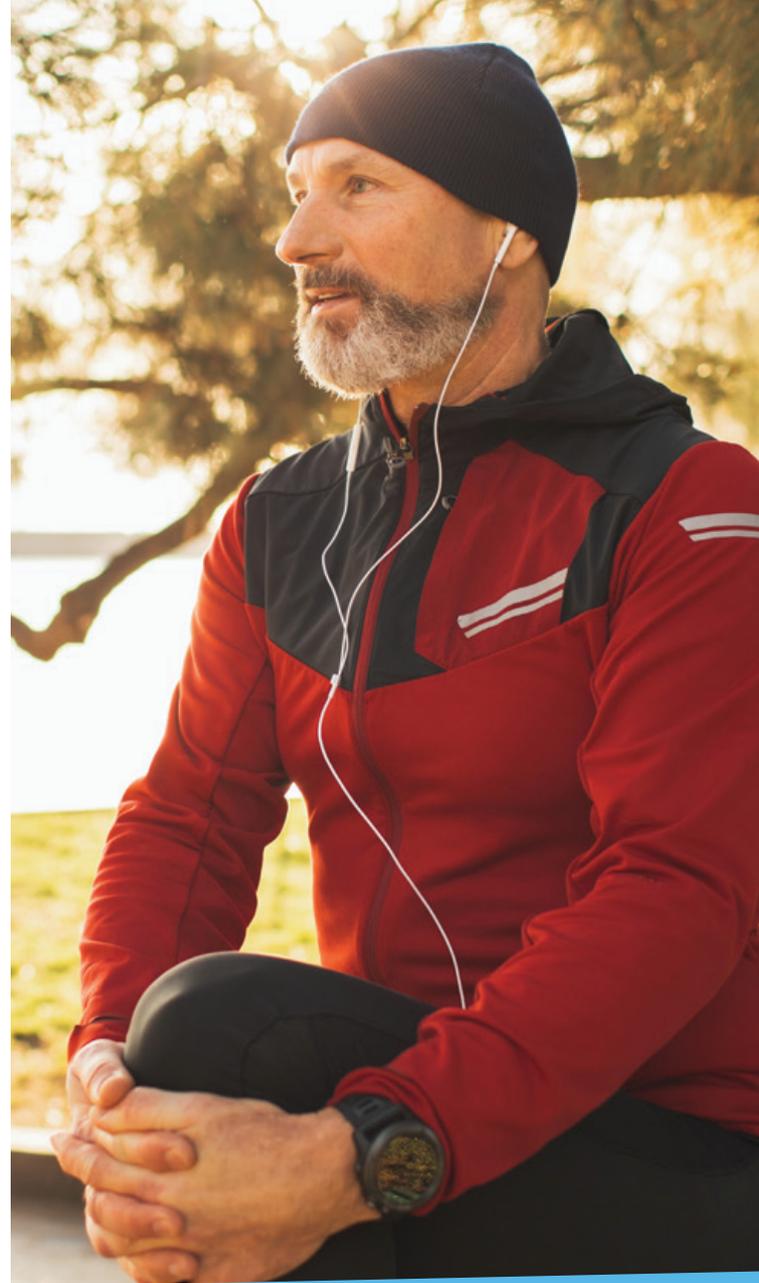
Take your health in your own hands.
You can find more information on how to keep your mind and body feeling great at **empireblue.com/blog.**