

## Staying in-network just makes sense

AmeriHealth Administrators wants you to get the most out of your health benefits plan. That's why we make it easy for you to find doctors, hospitals, and facilities in your network. You can help save money and enjoy a more convenient experience. You don't need a referral to see a specialist, and you don't have to select a primary care physician.

## **Additional advantages:**

- higher benefit levels for many covered services;
- lower out-of-pocket costs;
- no claim forms to fill out;
- protection from balance billing.

# How can you save when you choose network doctors and hospitals?

Here is a hypothetical comparison:1

|  | <b>NETWORK HOSPITAL</b> PLAN PAYS 80% OF COVERED CHARGES             | OUT-OF-NETWORK HOSPITAL<br>PLAN PAYS 60% OF COVERED<br>CHARGES   |
|--|--|--|
| Hospital billed                              | \$22,000   | \$22,000   |
| What the plan allows for the covered charges | \$14,000   | \$14,000<br>The plan does not cover the<br>\$8,000 difference  |
| The medical plan pays                        | 80% of the allowed covered charges: \$14,000 x 80% = <b>\$11,200</b> | 60% of the allowed covered charges: \$14,000 x 60% = <b>\$8,400</b>  |
| Plan member pays                             | 20% of the allowed covered charges: \$14,000 x 20% = <b>\$2,800</b>  | 40% of the allowed covered charges (\$14,000 x 40% = \$5,600) <b>plus 100</b> % of the \$8,000 that exceeds the plan's allowance: \$5,600 + \$8,000 = \$13,600 |

# Find a doctor or hospital with ease

Our **Provider Finder** on myahatpa.com can help you make confident decisions about your health. In just a few clicks, you can identify network doctors, hospitals, and other medical facilities.

# We're here to help you

AmeriHealth Administrators is here to help you make good decisions when it comes to your health. Our people, tools, and educational resources can support you in making informed decisions.

## Tap into your health

Access your health benefits, claims information, ID card, and more — all while you're on the go. Search for myahatpa on the App Store<sup>SM</sup> or Google Play<sup>TM</sup>.

<sup>1</sup>This is an example for illustration only. Your out-of-pocket costs will depend on your plan's benefit design and cost-sharing responsibilities, as well as how much you have already paid out-of-pocket for the year.

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