



## Beacon Wellbeing

# Key provider network benefits

Understanding your health care benefits—and using them appropriately—helps save you time and money.

Beacon Health Options (Beacon) negotiates the best possible rates with its network of providers and passes along the cost savings to you. Our in-network providers undergo a stringent credentialing process to ensure their licensure, education and qualifications meet Beacon’s requirements. Utilizing in-network providers is the best way to save out-of-pocket expenses for your health and wellness needs.

**There are significant benefits to using our in-network health care providers:**

	In-network provider	Out-of-network provider
<b>Cost</b>	You are only responsible for your co-payments or co-insurance.	You might have to pay all out-of-pocket costs at admission.
	Beacon’s provider contracts protect you from additional fees once your health care claim has been paid.	You may be held financially responsible for costs that your provider does not get approved.
		Attending doctor charges are likely to be separate and also considered out-of-network.
		A provider can bill you directly for additional charges even after Beacon has made payment.
<b>Convenience</b>	There is no need for you to file claims.	You may need to file your own claims.
<b>Quality of care</b>	All facilities and providers are screened on a regular basis regarding accreditation, staffing levels, licensure, qualifications and programming. This ensures high quality, appropriate care.	You conduct your own research to evaluate potential providers to determine the best choice for your needs.
	In-network providers are subject to review by our Quality of Care and Credentialing Committees.	Advertising claims and marketing may not truly reflect the patient experience.
	Beacon can assist with any concerns or complaints you have about quality of care, accessibility, billing, etc.	There is a potential risk if the provider does not have the correct license or accreditation for coverage under your plan.