



Get the Most From Your Benefits With First Health Network Providers

As a member of a health plan that offers you the First Health Network for your medical care, you have access to a national network of providers and great savings. Using providers that participate in the First Health Network is the easiest way to maximize your benefits.

The First Health Network

By going to a First Health provider, you can reduce your out-of-pocket expenses and stretch your benefit dollars. In addition:

- The First Health Network provides access to one of the nation's largest and most respected networks. You have access to more than 5,000 hospitals, over 90,000 ancillary facilities, and over 1 million health care professionals across all 50 states, plus the District of Columbia and Puerto Rico.
- Network doctors are carefully selected to promote quality outcomes.
- You have no paperwork because network doctors and hospitals file claims for you.
- Your medical ID card displays the First Health Network logo so your provider identifies you as a participating plan member.

Maximize Your Benefits

Unlike non-participating doctors and hospitals, First Health Network providers have agreed to provide services for discounted fees. Therefore, you can stretch your benefits and reduce your out-of-pocket expenses by using participating First Health Network providers.

Compare network and non-network costs

The following example shows how benefits would be calculated when an in-network provider is used, versus an out-of-network provider. This example is for illustration purposes only and is not specific to your plan of benefits.

Example - Office Visit

	First Health provider	Non-network provider
Your office visit	\$250.00	\$250.00
Provider discount	- \$150.00	\$0
Total charge with discount applied	\$100.00	\$250.00
Plan covers	\$80.00	\$125.00
Your total responsibility	\$20.00	\$125.00

Find a Network Provider

The most convenient way to find a doctor, hospital or other health care service provider participating in the First Health Network is by searching our online provider directory at www.firsthealthlbp.com. The electronic provider directory, available 24 hours a day, 7 days a week, includes the most detailed provider information available and is constantly updated. You can also call your administrator for assistance in locating a provider, at **1-866-868-4139**.