

Welcome

...to Quest Diagnostics Lab Card Program!

Lab Card is a part of your health benefit plan. This is a consumer-driven benefit that allows you to obtain outpatient laboratory testing services at no cost to you.* When you direct your testing under Quest Diagnostics Lab Card Program to a participating laboratory, and the testing is covered and approved by your health benefit plan — you pay no deductibles, no copays and no coinsurance.* It's up to you to request to use Quest Diagnostics Lab Card Program.

LH7U 12345678
 JOHN Q SAMPLE
 SUMMIT MARKETING
 10916 STRANG LINE RD
 LENEXA, KS 66215-2322



For More Information
Call 1-800-646-7788
 or Visit
www.LabCard.com



How to Use Your Lab Card

- 1** At your physician's office or Lab Card Collection site, show your healthcare card with the Quest Diagnostics and/or Lab Card logo and/or your separate Lab Card and verbally request to use the Lab Card Program. Lab Card is optional, if you do not use Quest Diagnostics Lab Card Program, your regular benefits will apply.
- 2** If your physician collects Lab Card specimens in their office, they can continue to do so. After the collection is complete, your physician must clearly mark Lab Card on the paperwork and call 1-800-646-7788 to request a Lab Card pick up.
- 3** If your physician does not collect specimens in his/her office, you may find an approved collection site at www.LabCard.com or by calling 1-800-646-7788. Site information, including locations, Lab Card hours and any special instructions are updated daily, so please visit the website or call 1-800-646-7788 before any visit.
- 4 You Save!**

PLEASE REMOVE YOUR CARDS.



JOHN Q SAMPLE
 Member Number:
 123456789

Group Number:
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IMPORTANT PHYSICIAN INFORMATION ON BACK 1-800-646-7788

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LabCard

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**Provider collection and handling fees may apply, and are subject to health benefit plan provisions.*

Common Questions About the Program on Back



Common Questions About the Lab Card Program

Dear Participating Member,

We are pleased to provide the Lab Card® Program with your health benefit plan. The Lab Card Program offers you and your eligible dependents outpatient laboratory testing at no cost* when your testing is sent under the Lab Card Program to a participating Quest Diagnostics laboratory. To use this voluntary program, the testing must also be ordered by your physician, covered and approved by your health benefit plan.

Using the Lab Card Program is Simple

You must show your healthcare card/Lab Card with the Lab Card logo at your physician's office or a contracted collection site and **verbally** request to use the Lab Card Program. There are two ways to use the Lab Card Program:

Collection at your Physician's Office

- Your physician can collect your specimens in the office and call 1-800-646-7788 for a pick up. Please note, if your doctor charges a specimen collection fee, your health benefit plan will be billed for this service. (The specimen collection fee will be applied to your benefits based on plan provisions and you may be responsible for payment of this fee.)
- A courier will pick up the specimens at the physician's office and send them to a participating Quest Diagnostics laboratory for testing. Results will be sent to your physician, typically the next day. If specimens are sent to a laboratory other than Quest Diagnostics, you will be responsible for deductibles, coinsurance and copays.

Collection at a Lab Card Collection Site

- If your physician is unable to collect your specimens, he or she can write a test order for you to take to a Lab Card collection site.
- To locate an approved collection site in the area, you can call Lab Card Client Services at 1-800-646-7788 or visit www.LabCard.com. Be sure to call or check the website prior to any visit as collection site information, including locations, hours of collection, capabilities, and special instructions, is updated daily.
- Your specimens will be sent to a participating Quest Diagnostics laboratory and results will be sent to your physician, typically the next day.

The Lab Card Program applies to diagnostic outpatient laboratory testing, which includes blood testing, urine testing, cytology and pathology, and cultures. The Lab Card Program does not apply to lab work ordered during inpatient hospitalization; lab work needed on an emergency (STAT) basis, and time-sensitive, specialized outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests; nonlaboratory work such as mammography, x-ray, imaging and dental work; lab work performed by another lab; and testing that is not approved and/or covered by your health benefit plan.

The Lab Card Program helps control healthcare costs and provides members with an opportunity to save on covered outpatient laboratory testing. If you have any questions, please call Lab Card Client Services at 1-800-646-7788.

You can help your physician's office identify you as a Lab Card participant by giving the enclosed stickers to them to apply to your patient chart.

**Provider collection and handling fees may apply, and are subject to health benefit plan provisions.*

Q. What is Lab Card?

A. Lab Card is a voluntary program that allows you to obtain 100% coverage for outpatient laboratory testing.* When your doctor requires laboratory testing, you can avoid copays and/or deductibles by asking to use your Lab Card Program. The testing must be covered and approved by your health benefit plan and your physician or phlebotomist must indicate that you have the Lab Card Program on a Quest Diagnostics requisition which accompanies your specimens to Quest Diagnostics.

Q. Is use of Lab Card mandatory?

A. No. This is a voluntary, consumer-driven program. However, if you choose not to use Lab Card, your normal benefits will apply.

Q. Does Lab Card replace current healthcare benefits?

A. No. It simply provides you the option to receive covered outpatient laboratory testing at no out-of-pocket cost to you* when you present your Lab Card and ask for the Lab Card Program.

Q. Who pays for the laboratory testing when I use Lab Card?

A. Your health benefit plan. Under the Lab Card Program you receive 100% coverage for covered laboratory tests.

Q. What tests are covered under Lab Card?

A. The program covers diagnostic outpatient laboratory testing provided the tests have been ordered by your physician, are covered and approved by your health benefit plan and you have requested to use your Lab Card Program. Outpatient lab work includes:

- Blood testing (e.g., cholesterol, CBC).
- Urine testing (e.g., urinalysis).
- Cytology and pathology (e.g., pap smears, biopsies).
- Cultures (e.g., throat culture).

Q. What tests are NOT covered under Lab Card?

A. Lab Card does not cover all lab work, including:

- Lab work ordered during hospitalization.
- Lab work needed on an emergency (STAT) basis and time-sensitive, esoteric outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests.

- Nonlaboratory work such as mammography, x-ray, imaging and dental work.
- Lab work performed without the use of your Lab Card benefit.
- Testing that is not approved and/or covered by your current health benefit plan.

Q. Is there a charge for specimen collection?

A. When your specimen is collected at the physician's office, your health benefit plan is billed the physician charges for this service. Provider collection and handling fees may apply, and are subject to health benefit plan provisions.

Q. What if my physician doesn't collect specimens?

A. Most of the time, the physician or physician office staff collects your specimen(s) and calls Lab Card Client Services for pick up. If the physician is unable to collect the specimens, check the website at www.LabCard.com or call 1-800-646-7788 to see if there is an approved collection site in the area. Please verify hours of collection for the Lab Card Program and collection site capabilities, specifically glucose tolerance testing and pediatric draws.

If a collection site that meets your needs is available, you can take a completed test order or Quest Diagnostics requisition from your physician outlining the tests to be performed to the collection site. You should show your Lab Card to the office staff and verbally request to use your Lab Card Program. The testing must be covered and approved by your health benefit plan and your physician or phlebotomist must indicate that you have Lab Card on the paperwork that accompanies your specimens. Specimens will be collected by a trained medical professional and sent to the laboratory for testing. Results will be sent to your physician, generally the next day. If you do not use your Lab Card Program, you will continue to receive lab services as you always have — normal benefits will apply.

Q. What if a physician does not collect specimens for the Lab Card Program, wants to perform the testing in his or her own

office, or have the specimens sent to a laboratory of his/her choice?

A. You may have lab work performed at another laboratory without using the Lab Card Program; however, your normal benefits will apply — you will be responsible for your standard deductibles, coinsurance and copays.

Q. What if the physician or the office staff has not heard of Lab Card?

A. Ask them to call Lab Card Client Services at 1-800-646-7788 to speak with a client service representative who will explain the Lab Card Program and fax a packet of information for their immediate use. You can also call the Lab Card Client Services number or visit the website, www.LabCard.com, to ask that they contact your physician in advance of your next visit.

Q. What if I receive a bill for lab work?

A. If you receive a bill from Quest Diagnostics after receiving an explanation of benefits or denial for services from your health benefit plan, and you disagree with the denial, contact your health benefit plan for assistance. If the denial of services is due to lack of health benefit plan coverage, you will be responsible for payment. If you have questions about whether or not specific testing is covered, please consult your health benefit plan.

Q. Can testing under the Lab Card Program be sent to any Quest Diagnostics laboratory?

A. Yes. To ensure you receive the benefit of the Lab Card Program, you must show your healthcare card with the Lab Card logo and/or Lab Card and verbally request to use the Lab Card Program. Your physician should clearly mark Lab Card on your laboratory orders and call 1-800-646-7788 for a Lab Card pick up. Or, visit our website: www.LabCard.com to locate an approved collection facility, which will collect your specimen, send it to an approved Quest Diagnostics laboratory and the results will be sent back to your physician, typically the next day.

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Mail Claims: PO Box 458022, Westlake, OH 44145
EDI: 34136 Zero Card PH#: 855-816-0001

IMPORTANT PHYSICIAN INFORMATION

- Authorized users of Lab Card have no out-of-pocket expense for laboratory tests covered by their medical plan and processed at a participating Quest Diagnostics laboratory under the Lab Card Program.
- Collect your patient's specimens in your office (you may be reimbursed for the collection service by submitting a claim with your office charge).
- Quest Diagnostics will bill the payer directly for laboratory testing services.
- Call Lab Card Client Services at 1-800-646-7788 to schedule a one-time courier pick up and the necessary paperwork.
- If it is not your practice to collect patient specimens, have your patient call 1-800-646-7788 or have them visit www.LabCard.com to find a Collection Site.

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If you have additional questions about Lab Card, call 1-800-646-7788.