

# Welcome to MedCost Preferred!

## Who should I call...?

Call your insurance company when you need to know:

- I have a doctor's appointment – will my insurance cover this visit?
- Is the service I need covered by my insurance plan?
- How much will my insurance plan pay for the service I need?
- Has my claim been paid?

Call MedCost Preferred at 800-824-7406 or visit us online at [www.medcost.com](http://www.medcost.com) when you need to know:

- Does the provider I want to see (or the facility I wish to use) currently participate in the *MedCost Preferred* network?

**IMPORTANT:** You Must Present the Most Current Health Insurance ID Card

Your health insurance ID card identifies you as a *MedCost Preferred* participant. It is very important to present only the most current version of your health insurance ID card when obtaining medical services. **Presenting an outdated card could result in misfiled claims, a delay in payment of claims, or the loss of the special discounted rates that MedCost has negotiated for you.**

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## ABOUT MEDCOST PREFERRED...

Your company is pleased to provide the *MedCost Preferred* network to you as an added benefit. Since 1984 MedCost has specialized in providing employers with cost-effective health care services. Today, MedCost, LLC is the largest independent preferred provider organization (PPO) in the Carolinas. MedCost is not an insurance company and does not pay your claims. Rather, as a PPO, MedCost works alongside your insurance company to offer you an extensive network of “preferred” providers. MedCost negotiates with selected physicians, hospitals, and facilities to arrange for reduced fees on a broad range of medical services. MedCost then reprices your health insurance claims to these lower negotiated rates, and your insurance company processes and pays your claims. That’s why using *MedCost Preferred* providers can result in significant savings for you and your family.

## ABOUT THIS DIRECTORY...

This directory lists the health care providers that participate in the *MedCost Preferred* network. Please note that:

- This directory was as complete as possible at the time of printing, but it is subject to change. Please call MedCost to confirm provider participation before seeing a provider. This directory is updated at least quarterly.
- Although a physician practice is listed as a participating provider, not every physician in that practice may be considered a participating *MedCost Preferred* provider. When scheduling an appointment at a physician’s office, hospital, or facility, it is important to verify that the provider you wish to see is currently participating in the *MedCost Preferred* network.
- To verify a provider’s participation, call the MedCost Customer Service Unit at **1-800-824-7406**, or visit us online at [www.medcost.com](http://www.medcost.com). The online directory is updated monthly.
- If you need a directory, please contact your human resources department.

## HOW TO USE THIS DIRECTORY...

The providers – physicians, hospitals, and facilities – that participate in *MedCost Preferred* are listed in this directory. Use it along with your benefit plan information to make choices about your family’s health care needs. The following pages are divided into sections that list the following provider types by city and specialty.

### PRIMARY CARE PHYSICIANS

A primary care physician is the patient’s medical coordinator. This doctor can provide most of your medical care. Specialty care is expensive, and sometimes unnecessary. A primary care physician is best able to help you determine when specialty care is necessary and will help you select a specialist when needed. This approach saves money for you and your family.

Selecting the primary care physician that is right for you is a personal decision. While the *MedCost Preferred* program does not require you to designate one physician for all your primary care needs, we encourage you to establish a relationship with one physician. Your primary care physician can maintain your medical history and serve as your medical advocate. In evaluating the type of primary care physician that can best serve you and your family, you may wish to consider this information:

- **Family/General Practitioners** provide a broad range of medical care for patients of all ages.
- **Pediatricians** treat children.
- **Internists** treat routine and complex conditions in adults.

### SPECIALTY PHYSICIANS

Your primary care physician will determine when you need specialty care and will help you select a specialist when you need one. No referral form is necessary for specialty care. With *MedCost Preferred* you also have the option to choose specialty care without going to your primary care physician. Refer to the specialists section of this directory when you make this decision.

### HOSPITALS

By selecting a *MedCost Preferred* hospital, your employer offers better benefits, saving you and your family money. **PLEASE NOTE:** When charges are incurred at a *MedCost Preferred* hospital or facility, only the facility charges are subject to the PPO negotiated rates. Anesthesia, radiology, pathology, emergency medicine, and other professional services are only subject to PPO discounts if the physician that renders the service participates in *MedCost Preferred*. For non-participating physicians, benefits are paid at out-of-network rates.

## IMPORTANT INFORMATION ABOUT CERTAIN PROVIDERS AND SERVICES

**CHIROPRACTIC PROVIDERS.** Please review your plan provisions for benefit level coverage. Some plans have reduced benefit levels for these services.

**MENTAL HEALTH PROVIDERS.** Participating providers are listed under the following headings: Counselor/Social Worker, Psychologist-Clinical, and Psychiatrist. Please review your plan provisions for benefit level coverage. Some plans have reduced benefit levels for these services.

**OBSTETRIC/GYNECOLOGY PROVIDERS.** Please notify your obstetrician when pregnancy is confirmed to arrange an appointment. Some providers only accept OB patients during their first trimester (the first 3 months of pregnancy).

**PHYSICIAN ASSISTANTS (PAs) AND FAMILY NURSE PRACTITIONERS (FNPs).** Throughout this directory, you will notice PAs and FNPs listed at many provider locations or individually. Access to PA and FNP services may vary from practice to practice. When visiting a primary care office, you may first be seen by a PA or FNP. All PAs and FNPs work under the supervision of a physician. Call the provider's office when you need care and the physician's staff will decide whether a PA, FNP, or a physician should see you. It is important for you to know that services rendered by PAs and FNPs may not be covered under some health insurance plans. Please review your benefit coverage before scheduling an appointment.

**URGENT CARE FACILITIES.** Some urgent care facilities do not have physicians that can continue to follow a patient's care when hospitalization is necessary. However, when hospitalization is necessary, the physicians at these facilities make every effort to assist in obtaining a referral to another participating *MedCost Preferred* physician.

**NON-COVERED SERVICES.** Some *MedCost Preferred* providers will extend discounted rates for services not covered by your health plan. Ask your health care provider if the MedCost discount will be honored.

**TRANSPLANT SERVICES.** Some plans do not provide coverage for transplant services unless performed at one of the facilities designated as "preferred" by their plan. Please check with your employer or insurance company to determine if your plan has designated certain providers for transplant services.

**Important Note:** When you arrive at the physician's office, hospital, or facility, be sure to present your health insurance card, which states your participation in *MedCost Preferred*. Also, remind the insurance clerk that you are eligible for *MedCost Preferred*. Physicians, hospitals, and facilities must have this information to file your claim for you. Patients that do not identify themselves as participants in *MedCost Preferred* may not be eligible to receive the special rates MedCost has negotiated.

## FREQUENTLY ASKED QUESTIONS

### **WHO IS ELIGIBLE FOR BENEFITS?**

Employees covered by an employer's health care plan, along with their dependents, are automatically eligible for *MedCost Preferred* benefits.

### **WHO SHOULD I CALL WITH QUESTIONS ABOUT MY INSURANCE COVERAGE?**

When you have questions, call the eligibility phone number listed on your insurance identification card.

### **WHAT IS THE ADVANTAGE OF SELECTING A *MEDCOST PREFERRED* PROVIDER?**

You'll save money. As a *MedCost Preferred* patient, you'll receive special discounted rates from the participating providers in this directory. Savings begin the moment you seek care, so your out-of-pocket expenses will be less. All claims must be filed through *MedCost Preferred* to receive special discounted rates.

If you receive a service or treatment not covered by your health care plan, you may be asked to pay for that service at the time of your visit. Although you will have to pay for any service that is not covered, some *MedCost Preferred* providers will extend discounted rates for services not covered by your health plan.

### **WHAT IS THE ADVANTAGE OF CHOOSING A PRIMARY CARE PHYSICIAN?**

When you select a primary care physician, some *MedCost Preferred* plans allow you and your family to pay a small visit charge (co-payment) each time you visit your doctor's office for covered services. Some plans also waive your calendar year deductible for covered primary care office visits. Other plans may offer either a co-payment or co-insurance whether you seek care from a primary care physician or a specialist. Please refer to your benefit plan booklet for specific information regarding your co-payment/co-insurance for *MedCost Preferred* primary care physicians.

### **WILL I SAVE MONEY IF I USE A *MEDCOST PREFERRED* SPECIALIST, HOSPITAL, OR FACILITY?**

Yes. *MedCost Preferred* has negotiated discounted rates with selected specialists, hospitals, and facilities to help reduce your out-of-pocket costs for medical services. Not only does the *MedCost Preferred* negotiated rate save you money, but your health plan may provide better rates for covered medical services when you use a *MedCost Preferred* specialist, hospital, or facility. Please refer to your benefit plan booklet for specific information regarding specialty care coverage for *MedCost Preferred* specialists, hospitals, or facilities.

## FREQUENTLY ASKED QUESTIONS (CONTINUED)

### WILL I RECEIVE MORE BENEFITS WHEN I CHOOSE A *MEDCOST PREFERRED* PROVIDER?

Yes. When you choose a *MedCost Preferred* physician, hospital, or facility for treatment, your employer provides better benefits. These extra benefits save you even more money.

### DO I HAVE TO CHOOSE A *MEDCOST PREFERRED* PROVIDER?

No. You and your covered dependents are free to choose any physician, hospital, or facility. However, when you select a *MedCost Preferred* participating provider, you'll save money and receive the extra benefits provided by your employer.

### IS *MEDCOST PREFERRED* EASY TO USE?

Yes. In fact, *MedCost Preferred* is easier to use than your standard health plan because participating providers will file your claims for you. All you do is pay your part of the bill for any services or procedures not covered under your benefit plan. When you need medical care, simply refer to the listing of physicians, hospitals, and facilities in this directory. Your choice may be based on location, type of treatment, or upon recommendation from a friend.

### WHAT IF I NEED LAB SERVICES?

MedCost has negotiated discounted rates with several reference labs. To avoid additional expense, ask your physician to use one of the labs listed in the Reference Labs section of this directory.

**Important:** Review your plan provisions to determine if lab services are covered under co-payment plans. Lab services are not always eligible for the co-payment and may be subject to a deductible.

### WHAT ABOUT EMERGENCY CARE?

When you have a serious accident or life-threatening medical condition, your first responsibility is to seek immediate medical care. Advance approval is not required. However, you should notify your primary care physician within 48 hours of the incident so that your medical records can be updated.

### WHAT IF I AM ON A TRIP?

When you need non-emergency medical care but are away from home, you do not need advance approval. It may be to your advantage to consult your physician by phone prior to treatment since your *MedCost Preferred* primary care physician knows your medical history.

# PROVIDER SPECIALTY DEFINITIONS

To help you identify the kind of care you may need we have included the following list of specialties and their definitions.

**Allergy and Immunology:** The evaluation, diagnosis and treatment of allergic conditions and diseases of the immune system.

**Anesthesiology:** The administration of anesthesia.

**Audiology:** The testing and evaluation for hearing disorders.

**Cardiovascular Disease:** The diagnosis and treatment of diseases relating to the heart and blood vessels.

**Cardiovascular Surgery:** Specializing in surgical treatment of diseases of the heart and blood vessels.

**Chiropractor:** Chiropractic care is used primarily for neuromusculoskeletal disorders and related conditions including, but not limited to, back pain, neck pain, and headaches. The principle therapeutic procedure is spinal manipulation (also called chiropractic adjustment). This consists of a manual application of controlled force into joints, to improve functional status and relieve pain.

**Colon/Rectal Surgery:** The diagnosis and treatment of diseases and conditions of the intestinal tract, i.e. colon, rectum, anal and perianal area by medical and surgical means.

**Counselor/Social Worker:** Advice and guidance to assist patients and families in resource utilization and therapeutic intervention.

**Critical Care Medicine:** The diagnosis, treatment, and management of life-threatening disorders in intensive care units and other hospital settings.

**Dermatology:** The diagnosis and treatment of diseases and disorders of the skin, and related systemic diseases.

**Emergency Medicine:** The treatment of diseases and conditions that demand immediate decision making/action to prevent death or any further disability, usually in a hospital emergency room.

**Endocrinology:** The diagnosis and treatment of disorders of the internal (endocrine) glands (endocrine glands), i.e. conditions including diabetes, metabolism and nutrition.

**Family Practice:** The prevention, diagnosis, and treatment of a broad range of conditions in patients of all ages.

**Gastroenterology:** The treatment of conditions involving the function and disorders of the stomach and intestines.

**General Surgery:** The surgical treatment of a broad range of conditions affecting almost any area of the body.

**Genetics:** The diagnosis and treatment of genetic-linked diseases.

**Geriatrics:** The prevention, diagnosis, treatment, and rehabilitation of disorders common to the elderly.

**Gynecological Oncology:** The diagnosis and treatment of gynecologic cancer.

**Gynecology:** The prevention, diagnosis, and treatment of diseases and disorders of the female reproductive system.

**Hand Surgery:** The restoration by medical, surgical, and rehabilitative means of all structures directly affecting the form and function of the hand and wrist.

**Hematology:** The diagnosis and treatment of disorders of the blood and blood-forming tissues.

**Hematology/Oncology:** The diagnosis and treatment of disorders of the blood and blood-forming tissues, and the diagnosis and treatment of tumors and cancer.

**Infectious Disease:** The diagnosis and treatment of acute and chronic infections.

**Internal Medicine:** The diagnosis and treatment of both common illnesses and complex problems for adolescents, adults, and the elderly.

**Maternal & Fetal Medicine:** The diagnosis and treatment of complications in pregnancy.

**Neonatal-Perinatal Medicine:** The diagnosis and treatment of disorders in newborn infants.

**Nephrology:** The diagnosis and treatment of diseases or disorders of the kidneys.

**Neurology:** The diagnosis and treatment of diseases or disorders of the central nervous system.

**Neurosurgery:** Specializing in surgical treatment of the nervous system.

**Nuclear Medicine:** The diagnosis and treatment of metabolic, physiologic, and pathologic conditions using nuclear modalities.

**Nurse Anesthetist:** A certified registered nurse anesthetist provides the administration of anesthesia.

**Nurse Midwives:** The care of mothers and babies throughout pregnancy and childbirth by a certified registered nurse midwife.

**Obstetrics:** Management and care of pregnancy and childbirth.

**Obstetrics/Gynecology:** Management and care of pregnancy and childbirth; the prevention, diagnosis and treatment of diseases and disorders of the female reproductive system.

**Occupational Medicine:** The evaluation, restoration, and development of the self-care, work, play, and leisure time performance skills of well and disabled patients of all ages.

**Oncology:** The diagnosis and treatment of all types of cancer and other benign and malignant tumors.

**Ophthalmology:** The diagnosis and medical or surgical treatment of diseases and disorders of the eye, and including the evaluation of vision and prescription of lenses for visual problems.

**Optometry:** The examination and evaluation of the visual capacity of the eyes, to include the prescription of corrective lenses.

**Orthopaedic Surgery:** The preservation, restoration and development of the form and function of the extremities, and related structures by medical, surgical, and physical means.

**Otorhinolaryngology:** The diagnosis and treatment of diseases and disorders of the ears, nose, and larynx by medical and surgical means.

**Pain Management:** The diagnosis and management of painful disorders.

**Pathology:** The laboratory study of body tissue and fluids to diagnose disease.

**Pediatric Adolescent Medicine:** The multidisciplinary health care of adolescents.

**Pediatric Allergy and Immunology:** The evaluation, diagnosis and treatment of allergic conditions and diseases of the immune system in children.

**Pediatric Cardiology:** The diagnosis and treatment of disease or conditions of the heart and blood vessels in children.

**Pediatric Critical Care:** The diagnosis, treatment and management of life-threatening disorders in children.

**Pediatric Endocrinology:** The diagnosis and treatment of disorders of the internal glands and conditions including diabetes, metabolism and nutrition in children.

**Pediatric Gastroenterology:** The treatment of conditions involving the function and disorders of the stomach and intestines in children.

**Pediatric Hematology/Oncology:** The diagnosis and treatment of disorders of the blood and blood-forming tissues, and the diagnosis and treatment of tumors and cancer in children.

**Pediatric Infectious Disease:** The diagnosis and treatment of acute and chronic infections in children.

**Pediatric Nephrology:** The diagnosis and treatment of disorders of the kidneys in children.

**Pediatric Pulmonology:** The prevention and treatment of respiratory diseases affecting infants and children.

**Pediatric Rheumatology:** The diagnosis and treatment of rheumatic diseases and disorders in children.

**Pediatric Surgery:** Surgical treatment of conditions in premature and newborn infants, children, and adolescents.

**Pediatrics:** The prevention, diagnosis, and treatment of diseases and disorders of children.

**Physical Medicine/Rehabilitation:** The diagnosis, evaluation and treatment of impairments and/or disabilities of the musculo-skeletal, neurologic, cardiovascular or other body systems.

**Plastic Surgery:** Surgery concerned with the restoration, reconstruction, correction, or improvement in the shape and appearance of body structures that are defective, damaged, or misshapened by injury, disease, or growth and development.

**Podiatry:** The diagnosis, treatment, and prevention of conditions and disorders of the feet.

**Preventive Medicine:** The care of individuals and populations in order to protect, promote, and maintain health and well-being and to prevent disease, disability, and premature death.

**Psychiatrist** The prevention, diagnosis, and treatment of mental, addictive, and emotional disorders.

**Psychiatry - Child & Adolescent:** The diagnosis and treatment of mental, addictive, and emotional disorders of children and adolescents.

**Psychiatry- Geriatrics:** The prevention, diagnosis, and treatment of mental, addictive, and emotional disorders of the elderly.

**Psychology - Clinical:** The diagnosis and treatment of mental and emotional conditions.

**Pulmonology:** The prevention and treatment of respiratory disease.

**Radiation Oncology:** The utilization of radiation in the treatment of all types of cancer and malignant tumors.

**Radiology:** The use of x-rays and radioactive materials to diagnose disease and injury.

**Reproductive Endocrinology:** The management of conditions relating to the internal glands, the reproductive system, and infertility.

**Rheumatology:** The diagnosis and treatment of rheumatic diseases and disorders.

**Speech Language Pathology:** Evaluation and enhancement of communicative skills of children and adults with language and speech impairments.

**Sports Medicine:** The enhancement of health and fitness and the prevention of injury and illness of the individual engaged in physical exercise.

**Surgical Critical Care:** The surgical treatment of the critically ill, in life-threatening disorder or conditions, intensive care units and other hospital settings.

**Thoracic Surgery:** The surgical treatment of diseases of the chest cavity.

**Urgent Care:** Care of conditions and diseases that require immediate/urgent care but are not life-threatening emergencies.

**Urology:** The diagnosis and treatment of benign and malignant medical and surgical disorders of the genitourinary system.

**Vascular Surgery:** The diagnosis and surgical treatment of disorders of the blood vessels.