

# In-Network vs. Out-of-Network Benefits

Under the NYCDCC Welfare Fund, you have both **In-Network** and **Out-of-Network** benefits through Empire BlueCross BlueShield (“Empire”). **HOWEVER**, it is more costly to you when using **Out-of-Network** providers. **Out-of-Network** benefits have higher Annual Deductibles, Co-Insurance, and Out-of-Pocket Maximums. In addition, you can also be balance-billed for any difference between the **Out-of-Network** rate and the billed amount.

## Remember, Out-of-Network Benefits Have:

- **HIGHER** Co-Insurance
- **HIGHER** Annual Deductibles
- **HIGHER** Out-of-Pocket Maximums



In-Network vs. Out-of-Network Cost Sharing Comparison				
Type	Co-Insurance	Deductibles	Out-of-Pocket Maximums	Balance-Billing After Co-Insurance & Deductible
<b>In-Network</b>	Empire- 90% <b>You- 10%</b>	\$200/Individual \$500/Family	\$1900/Individual \$4750/Family	No
<b>Out-of-Network</b>	Empire- 70% <b>You- 30%</b>	\$750/Individual \$1875/Family	\$3750/Individual \$9375/Family	*Yes

*\*Your Out-of-Network costs include the Co-Payment, Deductible, and 30% of Empire’s Maximum Allowed Amount. Additionally, a provider can also “Balance-Bill” the difference between Empire’s Maximum Allowed Amount and their billed charges even after you have met your annual Out-of-Pocket Maximum.*

## How to Avoid Paying Out-of-Network Costs:

Whenever possible, you should ask if a provider is in Empire’s network. It is not enough to ask if a provider merely “accepts” your insurance because they may be doing so at the **Out-of-Network** rate. It is up to you to make sure you use **In-Network** hospitals, facilities, and/or doctors so that you can save money. In fact, even if your **In-Network** primary physician refers you to another doctor and/or facility, you should make it a habit to ask if the suggested doctor and/or facility is in Empire’s network. Further, asking whether a doctor and/or facility is **In-Network** is especially important when you have a hospital stay. Even if the hospital itself is **In-Network**, it is possible that the doctors you see there (i.e. radiologist, anesthesiologist, pathologist, etc.) are **Out-of-Network**, so you must stay vigilant.

## Three ways to stay In-Network:

1. Log into [www.empireblue.com](http://www.empireblue.com) or the mobile application and pick the **Find a Doctor** tool.
2. When scheduling an appointment with a new provider, make sure to confirm they are **In-Network**.
3. Call **Empire at (844) 416-6387** and ask them to check for you.



New York City District Council of Carpenters

**BENEFIT FUNDS**