

Make every dollar count with the right lab choice

Choosing an in-network independent lab can help lower your health care costs

Small choices can add up to pretty nice savings on health care. Take your lab services for instance. First, you'll want to remember that your Self Insured Schools of California (SISC) PPO plan only covers labs that are in the plan's network. So make sure to choose an in-network lab instead of an out-of-network lab. Just that one small choice gets you on your way to lower costs on lab services.

For even more savings, choose an in-network independent lab instead of an in-network hospital lab

There can be a big difference in prices based on whether or not a lab is located in a hospital.

Check out these examples to compare prices and see what you can save



	Independent lab (such as Quest or LabCorp)	Hospital-based lab	Out-of-network lab
Basic metabolic panel	\$9	\$36+	No coverage. You pay the full amount of the charges.
Lipid (cholesterol) panel	\$14	\$65+	
Pap test	\$15	\$51+	

Talk to your doctors about the labs you want to use

Be sure to let your doctors know your plan only covers lab work at in-network labs. Also tell them you'd rather they refer you to an independent lab instead of a hospital lab. If you're at your doctor's office and they collect a lab sample from you in the office, ask the doctor or staff these questions:

- Will you be processing this lab test here?
- If not, where will you send it? Is the lab in my network?
- If you're sending it to a hospital, can you use a lower cost choice, like an independent lab?

The right lab choice can make every dollar count. If you have questions, we're here to help. Feel free to call us at the number on your ID card.

Here's how to find an in-network independent lab near you

Just select one of the links below.

- [LabCorp](#)
- [Quest](#)
- [PAL](#)