

Common Questions About the Lab Card Program

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 co-pays 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 pickup. 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.

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

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** for:
 - a faxed copy of the necessary paperwork for your immediate use
 - personalized test order pads or requisitions
 - courier service
 - patient results
- 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.