

Is it in-network? It's your right to ask!

It's your right to ask questions. Your doctor and Luminare Health (that's us, your health benefit plan administrator) are here to help you understand your healthcare and your health benefit plan.



Lab Work

When your doctor recommends a test:



Log on to **myLuminareHealth.com** to check if the lab facility is in your network. You can also call Luminare Health customer service at the number located on the top of your ID card.



If the facility is not in your network, call your doctor. Ask her or him to recommend another facility that is in your network.

Planned Surgeries

If your doctor recommends a nonemergency surgery:



Ask your doctor for details about the surgeon, the surgery center, the anesthesiologist, and anyone else associated with the procedure.



Call Luminare Health. We will help you make sure everyone is in your network.



If they are not in your network, call your doctor for in-network recommendations.



Many surgical procedures require pre-certification. This is the process to determine whether the proposed services are medically necessary for purposes of determining benefits under your medical benefit plan. **Make sure your doctor calls for pre-certification before the procedure.**

If you have any questions, just call us at the number located on the top of your ID card.