



Ask your doctor to use independent labs, imaging centers and surgical centers.

You'll pay less.

Saving money on health care isn't about who you know—it's about where you go. Costs can vary wildly—by hundreds or even thousands of dollars—for the same test or procedure, depending on the type of facility you go to for care.

Sometimes, you can't help using services in a hospital. However, when you can choose, following these tips can help you find quality care while keeping your costs in check.



When you use in-network independent labs, imaging centers, or surgical centers, you can conveniently get the same quality care as you'd get in hospitals for a lot less, maximizing your benefits, minimizing hassle and saving you money!

Lab work

Choose an in-network independent lab to save money on everything from routine lab work to comprehensive blood panels. Getting results from an independent lab may also be quicker and easier because lab work is all they do. One study even showed that lab work performed at an in-network hospital was nearly five times more expensive than the same test at an independent lab.

	In-network lab	In-network hospital	Out-of-network lab or hospital
Cost of lab work	\$	\$\$\$\$	\$\$\$\$\$

You can locate an in-network independent lab by:

1. Logging into **Blue Access for MembersSM (BAMSM)**
2. Clicking on **Find a Doctor or Hospital** in the **Doctors & Hospitals** tile
3. Inputting your TRS-ActiveCare plan and zip code if they're not pre-populated
4. Clicking on **Browse by Category**, then **Medical Care**, then **Diagnostics and Other Medical Services**
5. Then choosing **Laboratory**

Imaging

You have options for X-rays, CT scans and MRIs. An in-network imaging center can save you an enormous amount of money. How much? One study showed an MRI performed at an in-network hospital was nearly three times more expensive than the same test at a freestanding imaging clinic!

	In-network imaging center	In-network hospital	Out-of-network imaging center or hospital
Cost of high-tech lab imaging	\$	\$\$\$	\$\$\$\$\$

You can locate an in-network imaging center by:

1. Logging into **BAM**
2. Clicking on **Find a Doctor or Hospital** in the **Doctors & Hospitals** tile
3. Inputting your TRS-ActiveCare plan and zip code if they aren't pre-populated
4. Clicking on **Browse by Category**, then **Medical Care**, then **Diagnostics and Other Medical Services**
5. Then choosing **Diagnostic Radiology**

Surgery

You may only think of surgery as something that happens in the hospital, but offsite surgical centers offer the same quality of care at a lower price. One study showed that surgery performed at an in-network hospital was nearly three times more expensive than the same procedure at a surgical center. The surgery was nearly seven times more expensive at an out-of-network hospital! Unless the surgery you need is an emergency and urgent, this option can save you a lot of money.

	In-network surgical center	In-network hospital	Out-of-network surgical center or hospital
Cost of surgery	\$	\$\$\$\$	\$\$\$\$\$+

You can locate an in-network offsite surgical center by:

1. Logging into **BAM**
2. Clicking on **Find a Doctor or Hospital** in the **Doctors & Hospitals** tile
3. Inputting your TRS-ActiveCare plan and zip code if they aren't pre-populated
4. Clicking on **Browse by Category**, then **Medical Care**, then **Hospital & Other Facilities**
5. Then choosing **Ambulatory Surgery Center**