



OCTOBER 2025  
IN-NETWORK VS OUT-OF-NETWORK

## CARE CONNECTION

*Tenga en cuenta: FMCP Care Connection se proporcionará en español a partir de 2026.*



The new [www.nifmcp.com](http://www.nifmcp.com) is your source for all things FMCP!

*Buenas noticias: ¡la traducción al español llegará al sitio web a finales de este año!*

## UNDERSTANDING THE TRUE VALUE OF IN-NETWORK MEDICAL CARE

### Why Choosing In-Network Care Matters

The national Blue Card Preferred Provider (PPO) network through Anthem Blue Cross Blue Shield is a type of health insurance plan that provides flexibility in choosing healthcare providers. Unlike HMOs, the Blue Card PPO does not require referrals to see specialists and allows you to see any provider you choose. The PPO plan offers a network of “preferred” providers, also known as in-network providers, which are generally more affordable. However, you can choose to receive care from out-of-network providers, though at a potentially higher out-of-pocket cost.

It is important to keep your PPO network in mind when you seek medical care. Whether it's a doctor's visit, a hospital admission, or a lab test, your out-of-pocket costs can vary significantly depending on whether the provider you choose is in-network or out-of-network.



As previously mentioned, in-network providers are generally more affordable. For example, they have agreed to accept discounted rates as payment in full. This eliminates unnecessary financial burden to you and to the Fund. On the other hand, out-of-network providers have not agreed to the same terms, and may charge much higher rates that are not fully covered by the Plan. This can leave you responsible for paying not only higher deductibles and coinsurance, but also any amount that exceeds the Plan's "Reasonable & Customary" charges (this practice of billing the amount over "Reasonable & Customary" charges is referred to as balance-billing).

### **Benefits of Using In-Network Providers**

**Quality of Care:** Some in-network providers, like those in the Anthem Blue Cross Blue Shield Blue Distinction Centers program, are recognized for their expertise in specific areas of care, such as knee and hip replacements, cardiac care, or transplants. Anthem also recognizes Centers of Medical Excellence for procedures like transplants and cellular immunotherapy.

**Balance Billing Protection and No Surprise Bills:** While federal law protects patients from unexpected out-of-network "balance billing" in many emergency services, it does not prohibit all balance billing by out-of-network providers. In-network providers cannot "balance bill" you, which means they cannot charge you for the difference between the negotiated rate and their standard billed charges.

**Simplified Claims Process:** In-network providers handle the claims submission process, thereby eliminating any burden to you. If you choose to use an out-of-network provider, you may be required to submit your own claims.

### **Unexpected Out-of-Network Pitfalls**

Patients often believe they are fully protected when selecting an in-network hospital or facility, but here are common scenarios where out-of-pocket costs can sneak in:

#### **In-Network Facility, Out-of-Network Provider**

You choose an in-network hospital, but one of the providers involved in your care (such as an anesthesiologist or radiologist) is out-of-network. Because these providers bill separately, you could receive an unexpected (and substantial) bill.

#### **Durable Medical Equipment (DME)**

DME includes essential items like:

- CPAP machines
- Braces and orthotics
- Wheelchairs and walkers
- Oxygen delivery systems

To avoid unnecessary charges, always verify the network status of DME suppliers.

### **How to Confirm In-Network Providers and Services**

Being proactive can save you hundreds—or even thousands—of dollars.

- Ask the right questions before scheduling:
  - Are all providers involved in my care in-network (surgeons, anesthesiologists, radiologists, etc.)?
  - Can I receive an estimate of my out-of-pocket responsibility?
- Find an in-network provider with Anthem Blue Cross Blue Shield:
  - Visit [www.anthem.com](http://www.anthem.com) and select the green "Find Care" button in the top right corner of the homepage.
  - Log in to Anthem's Sydney Health mobile app, select the Care Center, then click the Find Care & Cost button.
  - Call the provider's office and ask them if they are in Anthem's Blue Card PPO Network.
  - Call the number on the back of your Anthem medical ID card: **1-800-810-BLUE (2583)**.
  - Call FMCP Member Services to confirm provider or facility status directly, especially for high-cost services like surgery or DME.

## Final Thoughts

In-network care is more than just a recommendation—it's a safeguard against unpredictable and unnecessary medical costs. Unfortunately, even well-informed patients can get caught in the middle of complex billing issues when part of their care is unknowingly billed as out-of-network.

We encourage you to plan ahead whenever possible, ask questions, and reach out to your health plan with any concerns. We're here to help you navigate these decisions and protect your financial well-being.



## *Questions? Need Help?*

If you've received an unexpected bill or need help verifying provider status, please don't hesitate to contact the FMCP Benefit Office. Our team is always willing and ready to assist.

### Email Us

You can complete the Contact Form on our website at [www.nifmcp.com](http://www.nifmcp.com) or email a Participant Advocate at [FMCP\\_Customer\\_Service@nifmcp.com](mailto:FMCP_Customer_Service@nifmcp.com).

### Call Us

To speak directly with one of our Participant Advocates, call during our business hours of 8 AM to 7 PM EST, Monday through Friday.

Toll-Free: **1-877-937-9602**  
Local: **1-706-841-7000**

### Write Us

NECA/IBEW Family Medical Care Plan Benefit Office  
410 Chickamauga Avenue, Suite 301  
Rossville, GA 30741

Fax: **1-706-841-7020**

## WELLNESS TIP!

### SYDNEY HEALTH APP

The free Sydney<sup>SM</sup> Health app by Anthem Blue Cross Blue Shield gives you fast and convenient access to your health insurance information right on your phone. It's like having a personal health assistant in the palm of your hand.

With Anthem's Sydney Health app, you can:

- Find a doctor and check your costs
- View your claims
- See all your health coverage benefits
- View and use your Anthem Digital ID card
- Use the chat to find answers to your questions

You can download the Sydney Health app by clicking the icons below:



Source: [Anthem](http://Anthem)

## DID YOU KNOW?

### OPT IN FOR ELECTRONIC EOBs

Your FMCP Participant Portal account enables you to receive Electronic Communications from FMCP!

By opting in for Electronic Communications, you'll receive Plan notices and documents (including benefit/plan information, claims, billing and payments, regulatory notices, tax documents, and other communications as they become available) in electronic form. Your communications preferences can be managed in the Contact Us tab of your Participant Portal account.

Don't have a Participant Portal account? Registering is easy! You just need your Social Security Number or your FMCP Member ID number.

## FMCP VENDOR PARTNERS

	<p><b>Medical partner</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.anthem.com">www.anthem.com</a></li> <li>• Phone: 1-800-810-BLUE (2583)</li> </ul>
	<p><b>Medical partner</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://retireefirst.com/fmcp">retireefirst.com/fmcp</a></li> <li>• Phone: 1-706-229-8769</li> <li>• Toll Free: 1-855-220-9437 (TTY 711)</li> </ul>
	<p><b>Prescription drug partner</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.savrx.com">www.savrx.com</a></li> <li>• Patient Portal: <a href="http://app.savrx.com">app.savrx.com</a></li> <li>• Phone: 1-866-233-IBEW (4239)</li> </ul>
	<p><b>Dental partner</b></p> <ul style="list-style-type: none"> <li>• Websites: <a href="http://www.deltadentalins.com">www.deltadentalins.com</a> and <a href="https://www1.deltadentalins.com/fmcp">https://www1.deltadentalins.com/fmcp</a></li> <li>• Phone: 1-855-277-4526</li> </ul>
	<p><b>Vision partner</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.vsp.com">www.vsp.com</a></li> <li>• Phone: 1-800-877-7195</li> </ul>
	<p><b>Identity protection*</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://FMCP.norton-benefits.com">FMCP.norton-benefits.com</a></li> </ul> <p><i>*Please note: The primary member must enroll first. Then dependents can be added to their household account.</i></p>
	<p><b>Virtual healthcare</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.livehealthonline.com">http://www.livehealthonline.com</a></li> </ul>
	<p><b>Fertility and family planning</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.progyny.com/fmcp">www.progyny.com/fmcp</a></li> <li>• Phone: 1-833-233-0981</li> </ul>
	<p><b>Virtual physical therapy</b></p> <ul style="list-style-type: none"> <li>• Website: <a href="https://meet.swordhealth.com/thrive/fmcp">https://meet.swordhealth.com/thrive/fmcp</a></li> <li>• Phone: 1-888-492-1860</li> </ul>

# Talkspace

## Virtual mental health\*

- Website: [www.talkspace.com/fmcp](http://www.talkspace.com/fmcp)

*\*Please note: Participants must enroll in Talkspace using the [www.talkspace.com/fmcp](http://www.talkspace.com/fmcp) web address to receive this benefit at no cost.*

# Teladoc<sup>®</sup>

HEALTH

## Virtual healthcare

- Website: [www.teladochealth.com/fmcp](http://www.teladochealth.com/fmcp)
- Phone: 1-800-TELADOC (835-2362)

# wex<sup>™</sup>

BENEFITS

## Health Reimbursement Arrangement (HRA)

- Website: <https://fmcp.lh1ondemand.com/>

## IMPORTANT CONTACT INFORMATION

PPO - Anthem

☎ 1-800-810-BLUE  
(Provider locator services)  
🌐 [www.anthem.com](http://www.anthem.com)

Rx Drugs - SavRx

☎ 1-866-233-4239  
🌐 [www.savrx.com](http://www.savrx.com)

**NECA/IBEW Family Medical Care Plan**

☎ **1-877-937-9602**  
🌐 **[www.nifmcp.com](http://www.nifmcp.com)**  
📍 **410 Chickamauga Avenue, Suite 301**  
**Rossville, GA 30741**

Dental - Delta Dental

☎ 1-855-277-4526  
🌐 [www.deltadentalins.com](http://www.deltadentalins.com)  
(if applicable)

Vision - VSP

☎ 1-800-877-7195  
🌐 [www.vsp.com](http://www.vsp.com)  
(if applicable)