



Saving What You Should Be On Medical Expenses?

Always use an in-network provider:

- GPA pays 80% of covered medical expenses after your deductible as opposed to GPA paying 60% of **plan allowance** for an out-of-network provider.
- Covered medical expenses are significantly discounted before you pay your part on both your deductible and your 20% co-insurance.

An example:

You go to the doctor and they advise you that you're going to need surgery. The surgery will cost a total of \$25,550.

Going to St. Joseph's/Candler, GPA's preferred in-network provider, the total cost of the surgery is discounted to \$10,550 (plan allowance). The hospital "writes off" \$15,000. You'll pay your \$550 deductible and then 20% of the balance being \$2,000 for a total cost to you of \$2,550. GPA pays 80% which is \$8,000.

Going to an out-of-network provider, the surgery is discounted to plan allowance to calculate payment responsibility. You'll pay your \$550 deductible and then 40% of the balance being \$4,000 for a total cost to you of \$4,550 (\$2,000 more out of your pocket). GPA pays 60% which is \$6,000. **BUT WAIT...** This hospital has the right to and may "balance bill" you for the difference between the charged amount and the plan allowance amount since they are out-of-network with no contract with GPA—the same amount that St. Joseph's/Candler "wrote off". This brings your total owing to the out-of-network provider to \$19,550.

All GPA employees are in the St. Joseph's/Candler network (The Care Network). For services rendered in Chatham, Effingham, Bryan, Liberty, & Bulloch Counties in Georgia, and Jasper & Beaufort Counties in South Carolina, providers in The Care Network will be considered in-network. To find an in-network physician, physical therapist, imaging center, etc., visit the St. Joseph's/Candler website at sjchs.org.



Employees who reside outside of those seven counties will also have a wrap network of First Health, but are strongly encouraged to come to a provider within The Care Network for any elective procedures to take advantage of the deep discounts offered from St. Joseph's/Candler. In order to locate a provider in the First Health Network, visit firsthealth.coventryhealthcare.com.



Memorial Hospital in Savannah is an OUT-OF-NETWORK provider and does balance bill.

Regional hospitals (Effingham, Hilton Head, Liberty, etc.) in the Savannah area are OUT-OF-NETWORK.

Services rendered at the following facilities are **excluded**

(will never be covered or reimbursed under any circumstance except for emergency):

East Georgia Regional, except for maternity {TIN: 582190713}; East Georgia Cancer Center {TIN: 270019844};
Optim Medical Center-Tattnall, Optim Medical Center-Screven, Optim Surgery Center-Savannah {TIN: 300466706}