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| *This message is part of an email series offering tips for good health and advice to help you understand and get the most out of your Premera Blue Cross health plan.* |
| Save money by using in-network doctors When you visit doctors who are in your plan’s network of contracted providers, you’ll also get the most out of your health benefits and keep your out-of-pocket costs low.  In-network doctors have a contract with Premera that helps keep the cost for services lower. If you use an out-of-network doctor, you will likely pay higher costs for the same services.  To find out if your doctor is part of your plan’s network, sign in at [premera.com](https://www.premera.com/portals/member/account/logon?TYPE=33619969&REALMOID=06-5539c167-23d8-4ccd-b7d2-0dbbaf9b350e&GUID=&SMAUTHREASON=0&METHOD=GET&SMAGENTNAME=prod_pbc_a&TARGET=-SM-http%3a%2f%2fwww%2epremera%2ecom%2fportals%2fMember%2fInformation%2fMyaccount%2f) and use the Find a Doctor tool.  When you sign in as a member and use the Find a Doctor tool, you gain access to a wealth of information:   * List of in-network doctors * Doctor comparisons * Out-of-pocket estimates * List of doctors who are accepting new patients and offering extended office hours   **TIP**  To save money, make sure all of your medical services, pharmacies, hospitals, lab services, and home medical equipment providers are in network. |
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