



Labs and Testing

Your doctor and hospital may be in your network, but that doesn't mean the lab they're using is too. Always ask where your samples are being sent to avoid unnecessary, large bills.

Understand Your Network

Get the best benefit by using only labs contracted in your [network](#). Otherwise, you could face unnecessary large bills. Find in-network labs at [PEHP for Members](#) (click "Find and Select a Provider" under the "my Benefits" menu).

Ask About Your Lab

Always ask where your samples are being sent. **LabCorp, Quest Diagnostic, and IHC Central Labs are in-network labs.** Find others at [PEHP for Members](#).

Genetic Tests

All genetic tests require [preauthorization](#).
» [Learn More About Genetic Tests](#)

If You Go Out-of-Network...

You may be stuck with large, unnecessary bills. Depending on your benefits, PEHP may pay up to the [in-network rate](#), but you may be subject to [balance billing](#). We'll send you a check in the name of the provider for the in-network rate. Having the check and knowing the market rate will help you negotiate.

Where You Go Matters

Most services are less expensive when performed outside a hospital, and labs are no exception. See the chart below for estimated price differences for common labs. Ask your doctor about the most cost-effective way to have your labs and testing performed.

For complete information, see your [Benefits Summary](#) or [Master Policy](#).



Lab	Doctor's Office	Lab	Hospital
Complete Blood Test	\$7	\$6	\$14-49
Metabolic Panel	\$14	\$12	\$26-89
Lipid Test	\$19	\$15	\$50-55
Obstetric Panel	\$65	\$55	\$153
Factor V Gene Analysis	N/A	\$66	\$476-\$725