

Quest Diagnostics New LabCard Select Program Questions and Answers

Q: What date did the Plan C preferred lab benefit go into effect?

A: The program was added to your benefit plan effective April 1, 2014.

Q: Are both preferred lab vendors Quest and Stormont Vail offering the LabCard Select discount to Plan C members?

A: Both Quest and Stormont Vail are offering discount lab services to Plan C members beginning April 1. The Lab Card Select program is a name that is unique to the Quest Diagnostics offering.

Q: So, even if I haven't met my Plan C deductible, I will get discounts on lab work by using a preferred lab vendor?

A: Yes, lab services billed to your medical plan by a preferred lab vendor will receive the discounted pricing even if the member has not yet met their deductible.

Q: Will Plan C members get a new Quest card?

A: Yes. LabCard Select cards were sent during April 2014. If you do not receive a packet at your home, please contact Client Services at (800)750-1253 or visit www.labcardselect.com to order a new packet. You can also access this website to print a temporary card for use until your new card arrives.

Q: So if we've been using Quest Diagnostics by going directly to a lab location, we will be able to do labs at our doctor's office only if they would use Quest?

A: That is correct. As long as your physician sends your specimen to Quest, and Quest bills your health plan for the lab procedures, you will have access to the discounts available through the LabCard Select program. The Collection Site option is also there in the event your physician does not utilize Quest Diagnostics.

Q: I've used Quest Lab Card in the past, is this new Lab Card Select different?

A: The Lab Card Select program is like the Lab Card program for Plans A & B, but it is designed to bill the member when claims are applied to the deductible whereas the Plan A & B member claims are paid at 100% without applying to the deductible.

Q: I don't understand why there is a benefit difference between Plans A/B and Plan C when it comes to Quest Lab usage as the preferred lab. Can you please explain what the difference is between benefits for each plan and why they differ?

A: Plan C is a Qualified High Deductible Health Plan (QHDHP). As a QHDHP it must follow the I.R.S. requirements to remain qualified and eligible for use with a Health Savings Account (HSA). As such, the plan is allowed to cover only eligible preventive services in full. All other services must be paid under the standard plan benefits. Therefore, lab claims will be applied to your deductible, until the member meets the deductible. Once the deductible is met, the plan will pay lab claims at 100% - just like they are with Plans A & B.

Q: Labs are ordered at the time of the physical so I don't know labs are needed until that time?

A: At the time your doctor recommends lab work is need, you just need to ask them to provide you the lab orders and you can then take them to one of the preferred lab vendors to have the lab work done.

Q: If the employee has met their deductible, is there any benefit to them for using the lab card?

A: The benefit for using Lab Card Select after the deductible is satisfied is that it helps to reduce plan expense that directly impact your premium costs for coverage.

Q: Is there a fee for lab draws at a Quest collection site?

A: Yes, there is a draw fee charged for labs draw at a collection site. The drawing fee is billed with your lab work to your medical vendor for processing at the discounted rate.

Q: Will my doctor charge a draw fee if I have their lab draw and send to Quest?

A: Yes, if the draw is done in your physician's office, a draw fee will be billed to your medical plan.

Q: What is considered "routine" labs?

A: Any outpatient lab testing that does not have to be done on a STAT (time sensitive) basis.

Q: So where can we find the 68 Quest locations in Kansas?

A: Please access www.labcardselect.com and click on the map of the US on the right side of the page. Once taken to the site finder, input your City/State or Zip, and you'll access sites convenient for you.

Q: So if you are hospitalized, the preferred lab program doesn't apply, correct? If hospitalized any lab is fine?

A: Correct, The preferred lab programs do not apply to inpatient lab tests.

Q: How do I access the Quest website?

A: The **LabCard Select** website is: www.labcardselect.com
For information on **MyQuest360**, please visit: <https://myquest.questdiagnostics.com/web/home>

Q: Is the Quest **MyQuest360** available for both iPhone and Android? If so, is it available in iTunes or Google Store?

A: Yes, the app is available for both. You can download the apps and get more information here: <https://myquest.questdiagnostics.com/web/home>

Q: If you don't have an APP access to get MyQuest360, can you obtain the lab results online from Quest?

A: Yes, you can get your lab results online as well at: <https://myquest.questdiagnostics.com/web/home>