

**IN-NETWORK OR OUT-OF-NETWORK HOW MEMBERS CAN ENSURE THEY DON'T  
INCUR UNWANTED MEDICAL EXPENSES**

The NEPA School Districts Health Trust Office would like to notify our members about in-network and out-of-network providers and the charges you may incur. If your doctor writes a script for durable medical equipment, any type of device or testing, a procedure, etc., this does not mean it is automatically covered as an in-network benefit. It is the member's responsibility to inquire if the services or procedures are in-network or out-of-network.

If any member is not sure of an in-network or out-of-network status, please contact either the Trust Office or Highmark, with the proper information. Procedure codes, diagnosis codes, doctor's name or facility and its location are required information. The Trust Office contact information is on our home page and to contact Highmark directly please refer to the back of your Highmark Member ID card.