

<u>Insurance Company Name</u>	<u>Stuart Levey, M.D.</u>	<u>Andrew Siegel, M.D.</u>	<u>Martin Goldstein, M.D.</u>
Aetna – all plans	*	*	*
Affordable	*	*	*
Beech Street	*	*	*
Cigna	OON	OON	*
Consumer Health Network (CHN)	*	*	*
Devon Health Services	*	*	*
Empire BCBS – HMO/PPO	*	*	*
First Health	*	*	*
GHI – HMO/PPO	*	OON	OON
Great West	*	*	*
HealthCare Payers Coalition (HCPC)	*	*	*
HealthNet	OON	OON	*
Horizon BCBS of NJ – All plans	*	*	*
Humana – Choice Plus	*	*	*
IDA	*	*	*
Intergroup	*	*	*
Locals	*	*	*
Magnacare	*	*	*
Medicare	*	*	*
Medichoice	*	*	*
Multiplan	OON	OON	*
National Assoc Letter Carriers (NALC)	*	*	*
One Health Plan	*	*	*
Oxford – All plans	OON	OON	*
PHPNJ	*	*	*
Private HealthCare Systems (PHCS)	*	*	*
Qualcare	*	*	*
United HealthCare	OON	OON	*
Wellchoice – HMO/PPO	*	*	*

“OON” is an acronym for Out Of Network benefits required. The * (asterisk) shows insurance companies that we are in-network with. Bergen Urological Associates plans on always having at least one physician in-network in virtually every plan. This will ensure that if you have already been seen in our office, or you have just been referred here, there will always be a doctor who will care for you.

However, if you have been specifically referred to a doctor who is listed as "out-of-network" for your insurance plan, chances are that you can still

see this doctor. Many insurance plans include out-of-network benefits that allow you to see any doctor that you wish, even those not contracted with that managed care plan. Many patients are not even aware that they have these out-of-network benefits, as it is not explicitly stated on your insurance card.

When you call for your appointment we will be able to tell you if you have this benefit, often times while you are on the phone. You may call the insurance company yourself to check on this benefit. However, the insurance company will try and steer you in a direction which is the cheapest for them and not necessarily best for you. Our billing professionals will work with you to arrange a way for you to see the doctor to whom you were referred while working within the specifics of your insurance plan to ensure that it is affordable. Using your out-of-network benefit has the added advantage of no longer requiring a “gatekeeper” for referrals or pre-approvals for testing. Either you or your employer has paid extra for you to have out-of-network benefits, so it would be a shame not to use them.