



## Saving Money on Your Healthcare Benefits

ODS works hard to help you receive the highest level of benefits when you visit your provider. There are also things you can do to get the most from your healthcare plan. Below are some simple steps to take when making appointments or visiting your providers.

### Point Of Service (POS) Groups

- ✓ Use participating providers to ensure you receive the highest level of benefit possible.
- ✓ You can easily confirm that your physician or medical facility is in-network:
  - Your ODS medical ID card shows your provider network.
  - Visit [www.odscompanies.com](http://www.odscompanies.com) for a simple provider search of your network.
  - Contact ODS Customer Service at 1-877-605-3299 to verify that your provider is in-network or to request a printed provider directory.
- ✓ You must select a primary care physician (PCP) and contact ODS to record your selection. Contact ODS if you want to change your PCP.
- ✓ Before you receive services from someone other than your PCP, you need a referral from your PCP. Make sure the provider your PCP is referring you to is in-network.
- ✓ Have your ODS medical ID card available when you seek medical services. Make sure physicians and providers have the most current information on file.

### Preferred Provider Organization (PPO) Groups

- ✓ Use in-network physicians, specialists and facilities (hospitals, laboratories, imaging centers) so you can receive the highest level of benefit possible. This includes x-ray readings, lab work, and anesthesiologists and surgical assistants.
- ✓ Easily confirm that your physician or medical facility is in-network:
  - Your ODS medical ID card shows your provider network.
  - Visit [www.odscompanies.com](http://www.odscompanies.com) for a simple provider search of your network.
  - Contact ODS Customer Service at 1-877-605-3299 to verify that your provider is in-network or to request a printed provider directory.
- ✓ You have the option to use an out-of-network provider or facility. But remember, your out-of-pocket expense will be higher.
- ✓ Have your ODS medical ID card available when you seek medical services. Make sure your providers have the most current information on file to ensure services are in-network.