Lab Card is part of your Central States health benefit plan. This is a consumer-driven benefit that allows you to obtain outpatient laboratory testing services at no cost to you*. When you direct your testing under the Quest Diagnostics Lab Card Program to a participating laboratory, and the testing is covered 100% and approved by your health benefit plan--you pay no deductibles, no copays and no coinsurance*. It’s up to you to request to use Quest Diagnostics Lab Card Program and its use is your choice.

Using your Lab Card is as easy as 1-2-3

1. At your physician's office or a Lab Card collection site, show your Lab Card enclosed and verbally request to use the Lab Card Program. Lab Card is optional. If you do not use Quest Diagnostics Lab Card Program, your regular benefits will apply.

2. If your physician collects Lab Card specimens in their office, they can continue to do so. After the collection is complete, your physician must clearly mark Lab Card on the paperwork or you will not be eligible for the 100% benefit.

3. If your physician does not collect specimens in his/her office, you may find an approved collection site at www.LabCard.com or by calling 1-800-646-7788. Site information, including locations, Lab Card hours and any special instructions are updated daily, so please visit the website or call 1-800-646-7788 before any visit.

COMMON QUESTIONS ABOUT THE LAB CARD PROGRAM

Q. What is Lab Card?
A. Lab Card is a voluntary program that allows you to obtain 100% coverage for outpatient laboratory testing*. The testing must be covered and approved by your health benefit plan. On the requisition that is included with your specimen, Lab Card must be clearly marked or you will not be eligible for the 100% benefit. The specimen is sent to Quest Diagnostics for testing and results are sent back to your physician.

Q. Does Lab Card replace current healthcare benefits?
A. No. It simply provides you the option to receive covered outpatient laboratory testing at no out-of-pocket cost to you* when you present your Lab Card ID card and ask for the Lab Card Program. However, if you choose not to use the Lab Card Program, your standard benefits for outpatient laboratory testing will apply.

Q. What tests are processed under Lab Card?
A. The program covers diagnostic outpatient laboratory testing provided the tests have been ordered by your physician and you have requested to use your Lab Card Program. Outpatient lab work includes:
* Blood testing (e.g., cholesterol, CBC).
* Urine testing (e.g., urinalysis).
* Cytology and pathology (e.g., pap smears, biopsies).
* Cultures (e.g., throat culture).

Q. What tests are NOT processed under Lab Card?
A. Lab Card does not cover all lab work, including:
* Lab work ordered during hospitalization.
* Lab work needed on an emergency (STAT) basis and time-sensitive, esoteric outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests.
* Nonlaboratory work such as mammography, x-ray, imaging and dental work.
* Lab work performed by another laboratory or a non-participating Quest Diagnostics laboratory.

Q. What if my physician doesn’t collect specimens?
A. Most of the time, the physician or physician office staff collects your specimen(s) and calls Quest Diagnostics for pickup. If the physician is unable to collect the specimens, check the website at www.LabCard.com, or call 1-800-646-7788 to see if there is an approved collection site in your area. Please verify hours of collection for the Lab Card Program and collection site capabilities, specifically glucose tolerance testing and pediatric draws.

* Provider collection and handling fees may apply, and are subject to your health benefit plan provisions.

For more answers to other frequently asked questions, visit us online at: www.LabCard.com/faqs.html
Dear John Q. Member,

The Fund is pleased to offer a laboratory testing benefit available through Quest Diagnostics called Lab Card. The Lab Card program offers you and your eligible dependents outpatient laboratory testing at no cost* when your testing is performed through Quest Diagnostics and you are eligible for benefits through the Central States Health and Welfare Fund. The Lab Card program is completely voluntary and easy to use. When tests are ordered by your physician, ask your doctor to send your specimen to Quest Lab Card Program. **Important: Your physician must mark the lab requisition submitted with the specimen as Lab Card or you will not be eligible for the 100% benefit.** If your physician does not take specimens, simply visit a Quest Diagnostics collection site to have your specimen taken. In either situation, be sure to show your Lab Card identification card or your tests may not be eligible for the 100% benefit.

If you use this voluntary program for your covered lab work, you pay no deductible or co-pay towards lab work* performed through Lab Card – in other words, you receive a 100% lab testing benefit. It’s up to you whether you want to use this new benefit. If you choose not to participate in the program, your lab benefit remains the same as it is today, which for most members is an 80% benefit after their plan deductible.

The Lab Card Program applies to diagnostic outpatient laboratory testing, which includes blood testing, urine testing, cytology and pathology, and cultures. The program does not apply to lab work ordered during inpatient hospitalization; lab work needed on an emergency (STAT) basis, and time-sensitive, specialized outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests; non-laboratory work such as mammography, x-ray, imaging and dental work; lab work performed by another lab; and testing that is not covered by the health plan.

We are pleased to offer this lab testing program, and hope you take advantage of it to save money on any laboratory testing you and your family require.

If you should have any questions concerning this program, please call Lab Card Client Services at 1-800-646-7788.

Thomas C. Nyhan
Executive Director