



## Why you need to know

With a complex procedure like a surgery, multiple health care professionals will be involved in your care. To maximize your savings, insist that all providers be in your health plan's network. And don't be afraid to ask about tests being ordered. If a less expensive test can provide the same information, then request it. For example, in some cases a less expensive ultrasound test might be just as effective as a more costly CT scan.

**Don't get surprised by a big bill. Remember, you are your own best advocate.** The more you know before you go, the more ways you can save.

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