IMPORTANT HEALTH INFORMATION

To help minimize your out of pocket medical expenses, please remember to:

Confirm that your provider is in-network prior to your appointment.

Have all testing performed in a network facility rather than a hospital.

Verify that all referrals from your provider are in-network.

For information on doctors or hospitals, please refer to the following:

Meritain Health   1-800-925-2272

www.MERITAIN.com

If you have any questions, please call Member Services at 973-589-5050.