



Is it in-network? It's your right to ask!

It's your right to ask questions. Bryan Health Direct, your provider and Luminare Health (that's us, your health benefit plan administrator) are here to help you understand your health care and your health benefit plan.

Planned Surgeries

If your provider recommends a non-emergency surgery:

- ▶ Let your provider know that you prefer to have your procedure performed at a Bryan Health facility. When you receive care at a Bryan Health facility, you'll enjoy a lower deductible and lower out-of-pocket expenses.
- ▶ Ask your provider for details about the surgeon, the surgery center, the anesthesiologist, and anyone else associated with the procedure.
- ▶ Contact us at the number listed on your member ID card. We will help you make sure everyone is in your network.
- ▶ If they are not in your network, call your provider for in-network recommendations.
- ▶ Many surgical procedures require pre-certification. This is the process to determine whether the proposed services are medically necessary for purposes of determining benefits under your medical benefit plan. [Make sure your provider calls for pre-certification before the procedure.](#)

If you have any questions, just call us at the number on your ID card.