APTIM

# APTIM Benefits Marketplace: Carrier Mapping by State/Region and Shortcut Links to Carrier Preview Sites and Provider Search

**Click carrier quick links** to jump to carrier preview sites, where you can search, before becoming a member, for providers and prescription drugs specific to medical options available to APTIM employees.

*Note: Rating bands exclude Hawaii and Puerto Rico*

**Remember,** health insurance networks are one of the most important topics to research as you choose a plan. If keeping a preferred provider, facility or supplier is important to you, **be sure to check out the insurance carrier's preview site** (click on a carrier name below to access corresponding preview site) before you enroll. Even once you're enrolled, stay updated through the carrier's member site. Here are a couple of differences between the networks for national and regional insurance plans to keep in mind:

• **National health insurers** have contracted with providers, facilities and suppliers across the country to provide in-network and sometimes out-of-network health care services. In addition, as you use provider search tools, you may notice that certain national insurers offer a more select network (versus a broad network) in certain regions of the country. These select networks are designed to guide you to an alternate network of quality doctors and hospitals who are local.and save money.

• **Regional insurers (highlighted in orange below)** have contracted with providers, facilities and suppliers in certain geographic areas to provide in-network and sometimes out-of-network health care services. Regional insurers offer a more limited, localized network, so always check if your preferred providers are in-network to save money.

**Tips:** Once you begin enrolling, **it is highly recommended that you use the provider search tools** to ensure your preferred providers and facilities are in-network. By using these tools on the enrollment website, you will be presented with doctors and hospitals that are in-network with the health insurers and plan options available to you. However, if you frequently travel or have covered dependents who do not live at home with you, in-network care is generally limited to emergency and urgent care. It's best to contact the carrier directly to determine availability of in-network providers throughout the country and your options for urgent and emergent care. If you have questions about out-of-area coverage, be sure to contact the carrier to understand how care will be covered.

**Learn more about carriers through Your Carrier Connection**

**Read more about how insurance networks may differ**

| Region | States | Aetna | Blue Cross Blue Shield of Texas | Cigna | Dean | Geisinger | HealthNet | Kaiser Permanente | Medical Mutual | Priority Health | UnitedHealthcare | UPMC |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **South** | | | | | | | | | | | | |
| **Florida** | **FL** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Oklahoma and New Mexico** | **OK, NM** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Heartland** | **IN, KY, WI, WV** | Yes | Yes | Yes | Yes - WI only | X | X | X | X | X | Yes | X |
| **Mid-Atlantic** | **DC, DE, MD, SC, VA** | Yes | Yes | Yes | X | X | X | Yes - DC, MD, VA only | X | X | Yes | X |
| **North Carolina** | **NC** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **South** | **AL, GA, MS, TN** | Yes | Yes | Yes | X | X | X | Yes - GA only | X | X | Yes | X |
| **South Central** | **AR, LA** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Texas** | **TX** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **East** | | | | | | | | | | | | |
| **Central and Western PA** | **PA** | Yes | Yes | Yes | X | Yes | X | X | X | X | Yes | Yes |
| **New England** | **CT, MA, ME, NH, RI, VT** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **New York** | **NY** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Philadelphia and NJ** | **PA, NJ** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Midwest** | | | | | | | | | | | | |
| **Heartland** | **IN, KY, WI, WV** | Yes | Yes | Yes | Yes - WI only | X | X | X | X | X | Yes | X |
| **Illinois** | **IL** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Michigan and OH** | **MI, OH** | Yes | Yes | Yes, with some limitations in MI Upper Penninsula | X | X | X | X | Yes - OH only | Yes - MI only | Yes | X |
| **Midwest** | **IA, MN, ND, SD** | Yes - IA, MN, ND only | Yes | Yes - IA, SD only | X | X | X | X | X | X | Yes | X |
| **Plains** | **CO, KS, MO, NE** | Yes - CO, KS, NE only | Yes | Yes | X | X | X | Yes- CO only | X | X | Yes | X |
| **West** | | | | | | | | | | | | |
| **Arizona** | **AZ** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **New Mexico and Oklahoma** | **NM, OK** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Northern CA** | **CA** | Yes | Yes | Yes | X | X | Yes | Yes | X | X | Yes | X |
| **Oregon and Washington** | **OR, WA** | Yes | Yes | Yes | X | X | X | Yes, OR and SW WA | X | X | Yes | X |
| **Pacific Northwest** | **AK, ID, MT, WY** | X | Yes | Yes | X | X | X | X | X | X | Yes | X |
| **Plains** | **CO, KS, MO, NE** | Yes - CO, KS, NE only | Yes | Yes | X | X | X | Yes - CO only | X | X | Yes | X |
| **Southern CA** | **CA** | Yes | Yes | Yes | X | X | Yes | Yes | X | X | Yes | X |
| **Southwest** | **NV, UT** | Yes | Yes | Yes | X | X | X | X | X | X | Yes | X |