

Find a Provider

Knowing the difference between an in-network and out-of-network provider can save you a lot of money.

In-Network Provider

A provider who is contracted with your health insurance company to provide services to plan members at pre-negotiated rates.

Out-of-Network Provider

A provider who is not contracted with your health insurance company.

Access Providers



Medical

UMR | UnitedHealthcareChoice Plus
www.umar.com



Dental

Delta Dental
www.deltadentalwi.com/s/find-a-provider



Vision

VSP | Choice Network
www.vsp.com

Getting the most of your care

Calling the physician directly and double-checking with your insurance company is the best way to ensure that the provider is in-network.

If you are receiving surgery, make sure to ask if the service is completely in-network. Often times, things such as anesthesia are not covered even though the primary physician is in-network.