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