

Understanding the Limited Lab and X-ray Benefit

What are limited lab and X-ray services?

Many services, such as throat cultures, routine blood work and X-rays for broken bones are limited lab and X-ray services. These services are covered under this benefit and if done on the same day, it will be covered by one medical office co-pay.

For example, if a member has a sore throat and the doctor orders a throat culture and blood work, the member is responsible for one co-pay. The co-pay covers the office visit as well as the lab work for the blood and culture test.

What if the limited lab or X-ray service is not on the same day as the office visit?

If the member receives a limited lab or X-ray service on a different day, the member is responsible for two co-pays, one for each day.

For example, if the member goes to the clinic on Oct. 1 for blood work before his or her physical on Oct. 10, both services would be covered as a medical office co-pay. The member would be responsible to pay the medical office co-pay for the blood work on Oct. 1 and again will be responsible for a medical office co-pay on Oct. 10.

Are limited lab services billed by a reference lab covered?

Yes, if the services are limited lab or X-ray services, they will be covered under the medical office visit co-pay. We know that many providers use reference labs to perform their lab services. Services billed by reference labs and those billed by providers are covered by the medical office co-pay.

What services are NOT covered by the medical office co-pay?

The following services are not covered by the medical office co-pay. They are covered under the member's deductible and coinsurance.

- CT Scan
- MRI
- PET Scan
- SPECT Scan
- Allergy Testing
- Allergy Injections
- Blood Transfusions
- Cardiovascular Testing
- Chemotherapy
- Nuclear Medicine Services
- Radiation Therapy
- Procedures*

*Are procedures during an office visit considered a limited lab service?

No, services performed under a procedure code such as skin tag removal or stitches would be subject to the deductible and coinsurance. The limited lab and X-ray benefit is for diagnostic services.

For more information on what services are covered by this benefit, you can call our Service Center at 1 (888) 322-2115 Monday through Friday, 8 a.m. to 5 p.m. CT, or a member may go to our website and review his or her Certificate of Coverage.



If you have any questions, please call our Service Center at (605) 322-4545 or toll-free at 1 (888) 322-2115, 8 a.m. to 5 p.m. CT, Monday through Friday.