

Section 3.2	The <i>Provider Directory</i>: your guide to all providers in the plan's network
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Every year that you are a member of our plan, we will send you either a new *Provider Directory* or an updated to your *Provider Directory*. This directory lists our network providers.

What are “network providers”?

Network providers are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment in full. We have arranged for these providers to deliver covered services to members in our plan.

Why do you need to know which providers are part of our network?

It is important to know which providers are part of our network because, with limited exceptions, while you are a member of our plan you must use network providers to get your medical services. The only exceptions are emergencies, urgently needed care when the network is not available (generally, out of area), out-of-area dialysis services, and cases in which University Physicians Care Advantage authorizes use of non-network providers. See Chapter 3 of the EOC (*Using the plan's coverage for your medical services*) for more specific information about emergency, out-of-network, and out-of-area-coverage.