GUIDE TO YOUR EXPLANATION OF BENEFITS

Simple format.

See how your benefits are working for you with this easy-to-understand document. It shows you the costs associated with the medical care you've received.

When a claim is filed under your Cigna benefits plan, you get an Explanation of benefits (EOB). Because we know health care expenses can be confusing, we've simplified the language and summarized the most important information about the claim.

Easy Access.

Your EOB is now online at myCigna.

Online EOBs are:

- Located on myCigna under the Manage Claims & Balances tab.
- **>** Easy to access anytime, anywhere, 24 hours a day.

percentage of the covered amount, or for care not covered by their plan. Any amount you

You saved \$147.00 (or 49%) off the total amount billed. This is a total of your discount and

To maximize your savings, visit **myCigna.com** or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals

paid when you received care may reduce the amount you owe.

what your plan paid.

Printable from your computer if you need a paper copy.

PAGE 1 SUMMARY

The Summary page gives 🌋 Cigna. Customer service an overview of the ways Call the number on the back of your ID card or 1 -866-494-2111 your benefits are working myCigna.com Cigna Health and Life Insurance Company If you have any questions about this document, for you - quickly see what please call Customer Service at the number was submitted, what's been above. Please have your reference number ready. Explanation of benefits paid and what you owe. Service date for a claim received for Your Name, Reference # 1234M5678900 Reference# I ID Date of service and health care Summary of a claim for services on October 1, 2015 1234M5678900/ 123456789 for services provided by I. WELLBEING PT Account name I Account# professional are both listed for ABC COMPANY I 09999999 easier reference. \$300.00 Amount billed This was the amount that was billed for your visit on 10/01/2015. If your health accounts paid part of Amount not This is the portion of your bill that's not covered by your plan. You may or may not need to your expenses, you'll see what's been \$90.00 covered pay this amount. See the Notes section on the following pages for more information. paid and remaining balances. What my plan paid \$147.00 Cigna paid \$300.00 to YOUR NAME. What your \$153.00 was paid from your Health Reimbursement Account (HRA), you now have \$153.00 The amount you owe does not reflect any accounts paid \$1,541.00 left. amount you may have already paid. This is the amount you owe after your discount, what your plan paid, and what \$0.00 What Lowe your accounts paid. People usually owe because they may have a deductible, have to pay a

You saved

Together, all the way.

This reflects the total value of your

plan — the amount you saved by

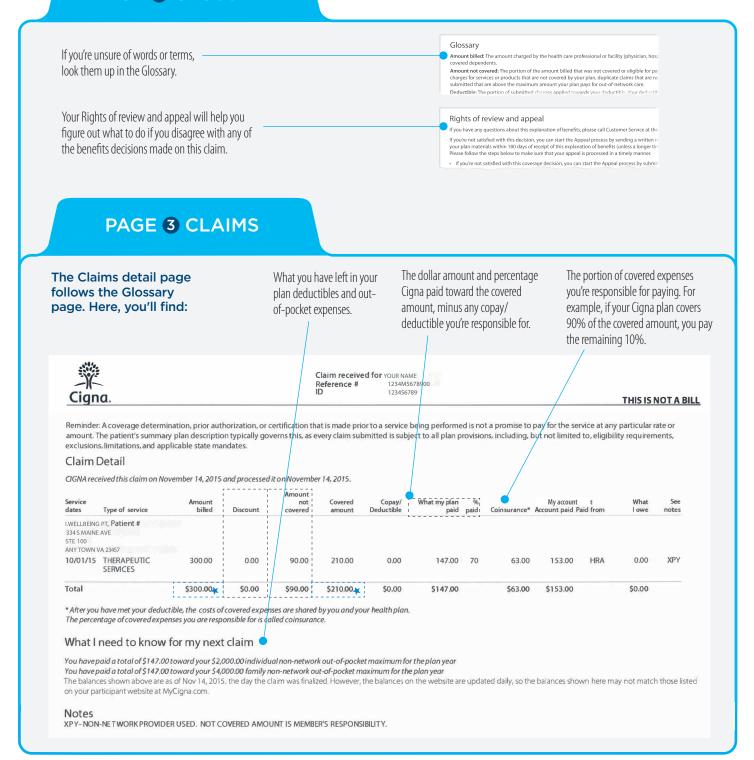
visiting an in-network health care

paid by your plan.

professional or facility, and the amount



PAGE 2 GLOSSARY



➤ If your "Covered amount" is less than your "Amount billed," it could be due to Cigna discounts (a portion you don't have to pay) or amounts not covered (a portion you might have to pay). The Notes section will tell you specific details.



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