GUIDE TO YOUR EXPLANATION OF BENEFITS

Simple format.

See how your benefits are working for you with this easy-tounderstand 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.

The choice is yours: online, paper or both.

Your EOB is now online at **myCigna**. You can choose to go paperless, continue getting paper EOBs by mail or opt for both.

Online EOBs are:

- Located on myCigna under the Manage Claims & Balances tab.
- Easy to access anytime, anywhere, 24 hours a day.
- Printable from your computer if you need a paper copy.

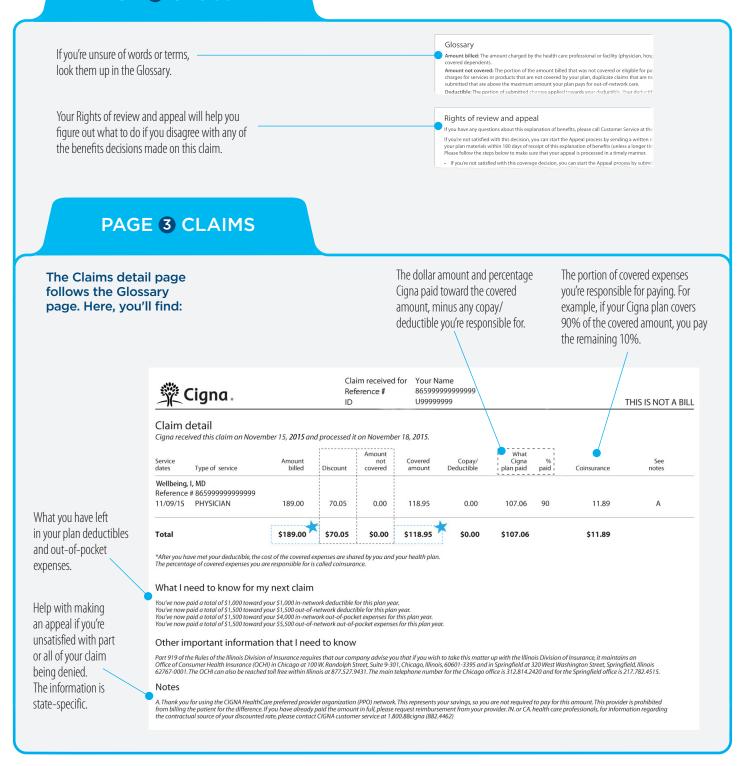
PAGE 1) SUMMARY

The Summary page gives Customer service 🎇 Cigna. an overview of the ways Call the number on the back of your ID card or your benefits are working 1.800.244.6224 (1.800.Cigna24) Cigna Health and Life Insurance Company for you - quickly see what If you have any questions about this document, was submitted, what's been please call Customer Service at the number above. Please have your reference number ready. paid and what you owe. Explanation of benefits for a claim received for YOUR NAME, Reference # 865999999999999 Date of service and health care Summary of a claim for services on November 9, 2015 professional are both listed for for services provided by Wellbeing, I, MD easier reference. Amount billed \$189.00 This was the amount that was billed for your visit on 11/09/2015. You saved \$70.05. Cigna negotiates discounts with health care professionals and facilities to \$70.05 Discount help you save money. Amount not This is the portion of your bill that's not covered by your Cigna plan. You may or may not need \$0.00 covered to pay this amount. See the Notes section on the following pages for more information. The amount you owe does not reflect any What Cigna \$107.06 Cigna paid \$107.06 to Wellbeing, I MD on 11/9/2015. amount you may have already paid. plan paid This is the amount you owe after your discount, what your Cigna plan paid, and what What Lowe **\$11.89** your accounts paid. People usually owe because they may have a deductible, have to pay a This reflects the total value of your percentage of the covered amount, or for care not covered by their plan. Any amount you paid when you received care may reduce the amount you owe. plan — the amount you saved by visiting an in-network health care You saved \$177.11 (or 94%) off the total amount billed. This is a total of your discount and what You saved your Cigna plan paid. professional or facility, and the amount To maximize your savings, visit www.myCigna.com or call customer service to estimate treatment paid by your plan. costs, or to compare cost and quality of in-network health care professionals and facilities.

Together, all the way.



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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