# 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 health 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.com**.

#### **Online EOBs are:**

- Located on myCigna.com 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.



## **Together, all the way.**<sup>®</sup>

Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

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## PAGE 1 SUMMARY

The Summary page gives an overview of the ways your benefits are working for you – quickly see what was submitted, what's been paid and what you owe.

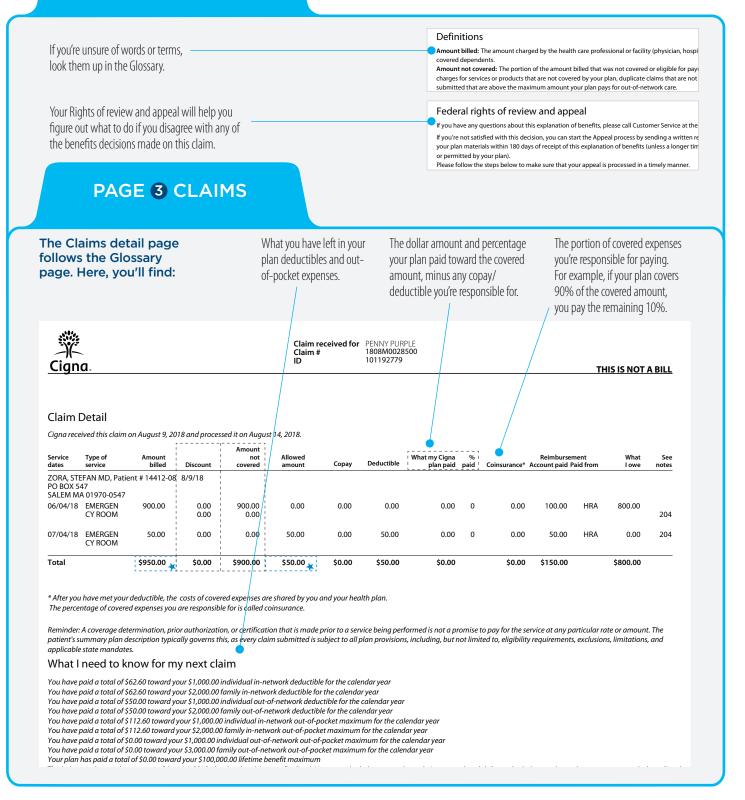
Date of service and health care provider are both listed for easier reference.

If your health accounts paid part of your expenses, you'll see what's been paid and remaining balances.

The amount you owe does not reflect any amount you may have already paid.

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### 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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