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.

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.

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 professional are both listed for easier reference.

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

This reflects the total value of your plan — the amount you saved by visiting an in-network health care professional or facility, and the amount paid by your plan.

Summary of a claim for services on November 9, 2015
for services provided by Wellbeing, I, MD

<table>
<thead>
<tr>
<th>Amount billed</th>
<th>$189.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discount</td>
<td>$70.05</td>
</tr>
<tr>
<td>Amount not covered</td>
<td>$0.00</td>
</tr>
<tr>
<td>What Cigna plan paid</td>
<td>$107.06</td>
</tr>
<tr>
<td>What I owe</td>
<td>$11.89</td>
</tr>
<tr>
<td>You saved</td>
<td>94%</td>
</tr>
</tbody>
</table>

Customer service
Call the number on the back of your ID card or 1.800.244.6224 (1.800.Cigna24)
myCigna.com
If you have any questions about this document, please call Customer Service at the number above.

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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.