How to Read Your Explanation of Payment
Facets check version

1. General claim information – Contains subscriber, patient and plan information related to the claim.

2. Claim summary – Provides a general overview of costs related to the claim.
   - Amount billed – The health care professional’s (provider) fee for the service received.
   - Savings (discount) – The savings applied by the plan.
   - Patient owes – The amount that needs to be paid by the covered individual.
   - Total plan payment – The amount payable on the claim.
   - Other insurance paid – Any amount that may have been paid by other coverage the patient has.
   - Prior payment made – Any previous payment made by the plan on the claim.
   - What plan paid on this EOP – The total amount plan paid for this claim.

3. Payment summary – A brief explanation of what the plan paid to the health care professional (provider).

4. Check – If a payment is due, this is the live check that is attached.

5. Claim details – Important information regarding the claim. (Please see next page for details.)

6. For more information – This is the contact information for CIGNA for any questions about claim or explanation of payment.
Claim details

Patient: FAITH SAMPLE
Provider: TOWER, KENNETH M.D.

<table>
<thead>
<tr>
<th>Date(s) of Service</th>
<th>Service Description</th>
<th>Amount Billed</th>
<th>Not Covered</th>
<th>Savings (Plan Discount)</th>
<th>See Notes</th>
<th>Covered Expenses</th>
<th>Copay</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Total Plan Payment</th>
<th>Patient Owes</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/27/08</td>
<td>OFFICE VISIT</td>
<td>174.84</td>
<td>41.08</td>
<td>0.00</td>
<td>XSI</td>
<td>133.76</td>
<td>0.00</td>
<td>0.00</td>
<td>40.13</td>
<td>93.63</td>
<td>81.21</td>
</tr>
</tbody>
</table>

Total $174.84 $41.08 $0.00 $133.76 $0.00 $0.00 $40.13 $93.63 $81.21

Notes

XSI - THIS IS NOT A COVERED EXPENSE OF THE PLAN.

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