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.com.

Online EOBs are:

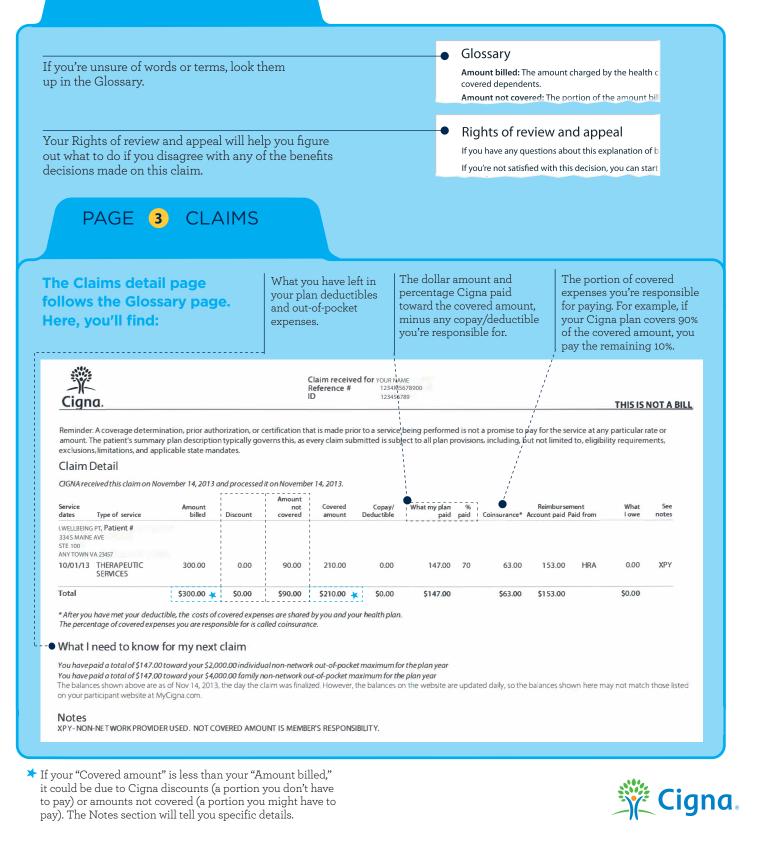
- Safely stored on myCigna.com.
- Easy to access anywhere, 24 hours a day.
- Printable from your computer if you need a paper copy.

The Summary page gives an overview of the ways your benefits are working for you – quickly see what was submitted, what's been paid	 Cigna Health and Life Insurance Company Explanation of benefits for a claim received for Your Name, Reference # 1234M5678900 Summary of a claim for services on October 1, 2013 for services provided by I. WELLBEING PT 			Customer service Call the number on the back of your ID card or 1-866-494-2111 myCigna.com If you have any questions about this document, please call Customer Service at the number above. Please have your reference number ready. Service date October 1, 2013 Reference# IID 1234MS678900/ 1234S6789 Account name I Account# ABC COMPANY I 09999999
and what you owe. Date of service and health care professional 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.	Amount billed	\$300.00	This was the amount that was billed for your visit on 10/01/2013.	
	Amount not covered	\$90.00	This is the portion of your bill that's not covered by your plan. You may or may not need to pay this amount. See the Notes section on the following pages for more information.	
The amount you owe does not	What my plan paid	\$147.00	Cigna paid \$300.00 to YOUR NAME.	
reflect any amount you may have already paid.	What my accounts paid	\$153.00	\$153.00 was paid from your Health Reimbursement Account (HRA), you now have \$1,541.00 left.	
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.	What I owe	\$0.00	This is the amount you owe after your discount, what your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay 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.	
	• You saved	(49%)	You saved \$147.00 (or 49%) off the total amount billed. This is a total of your discount and what your plan paid. 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	





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