

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.

The choice is yours: online, paper or both.

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

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.

Together, all the way.



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.

Cigna Health and Life Insurance Company PHOENIX CLAIM OFFICE P.O. BOX 182223 CHATTANOOGA, TN 37422-7223

Cigna Health and Life Insurance Company



Customer service

Call the number on the back of your ID card or (800) 244-6224 (1.800.CIGNA24) www.myCIGNA.com

If you have any questions about this document, please call Customer Service at the number above. Please have your claim number ready.

Service date February 17, 2020

Claim # / ID

Provider Network Status: IN NETWORK

Account name / Account #

for any amount that you owe.

THIS IS NOT A BILL.

Explanation of benefits

Your health care professional may bill you directly

for a claim received for , Claim #

Patient's relationship to Subscriber: DEPENDENT

Subscriber Name:

You saved

Summary of a claim for services on February 17, 2020

for services provided by

Amount Billed	\$358.00	This was the amount that was billed for your visit on 02/17/2020.
Discount	\$136.04	You saved \$136.04. CIGNA negotiates discounts with health care professionals and facilities to help you save money.
What your plan paid	\$221.96	Your plan paid \$221.96 to .
What I owe	\$0.00	This is the amount you owe after your discount, your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe.
	_	You saved \$358.00 (or 100%) off the total amount billed. This is a total of your discount and what

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

Date of service and health care

provider are both listed for

easier reference.

This reflects the total value of your plan.

(100%)

your plan paid.

To maximize your savings, visit www.myClGNA.com or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

PAGE 2 GLOSSARY

If you're unsure of words or terms, look them up in the Glossary.

→ Glossary

% Paid: The part of the Amount Billed that your health plan paid Allowed Amount: The amount that Cigna determines is reasonable reimbursen established in accordance with an agreement between a health care provider ar

Your Rights of review and appeal will help you figure out what to do if you disagree with any of the benefits decisions made on this claim.

Federal Rights of review and appeal

If you have any questions about this explanation of benefits, please call Customolifyou're not satisfied with this decision, you can start the Appeal process by sendoness.

PAGE 3 CLAIMS

The Claims detail page follows the Glossary page. Here, you'll find:

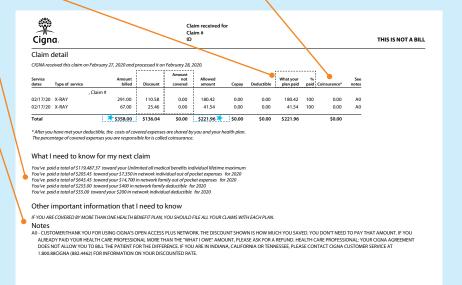
The dollar amount and percentage your plan paid toward the covered amount, minus any copay/deductible you're responsible for.

The portion of covered expenses you're responsible for paying. For example, if your plan covers 90% of the covered amount, you pay the remaining 10%.

What you have left in your plan deductibles and out-of-pocket expenses.

Help with making an appeal if you're unsatisfied with part or all of your claim. The information is state-specific.

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.



RETAIN THIS FOR YOUR RECORDS.



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