



Understanding Your Explanation of Benefits

Making it easy

for you to get quality health care is only part of our mission.

We've also made it easy for you to understand the costs. Our Explanation of Benefits uses simpler language – and only includes the information you need to know. Take a look at a sample below.

page 1

The Summary page gives an overview of how your benefits are working for you – quickly see how much was submitted, how much has been paid, and what may be your responsibility.

Your Explanation of Benefits is a summary of how your claims were processed and what you may owe, not a bill. Your doctor or hospital may bill you directly for the remainder of what you owe.

If your claim was billed in local currency, total local currency amount will be listed here.

The amount that you may owe is stated in the Patient Responsibility field.

ANY COMPANY 800 ROAD ST ANYWHERE		
JOHN PUBLIC 123 STREET RD ANYWHERE		Questions About Your Claims? For questions about this document, please visit Cigna's secure web portal, Cigna Envoy, at www.CignaEnvoy.com , or call our Service Center at the number below: Phone 1.800.441.2668 or 302.797.3100 Fax 302.797.3150 Customer ID # 123456789 Account Name / Account # COMPANY INC / 00123A99
<p align="center">THIS IS NOT A BILL. Your health care professional may bill you directly for any amount that you owe.</p>		
Explanation of Benefits Summary of claim(s) processed on June 5, 2011		
Local Currency		
Total	350.0000000	The total amount billed for all services submitted, which was in EUR currency.
U.S. Dollars		
Total	\$427.35	The total amount billed for all services submitted. For international claims, this amount is converted to U.S. dollars based on the foreign exchange rate for the date of service.
Cigna Discount	\$0.00	The total Cigna-negotiated savings for the services submitted.
Cigna Paid	\$427.35	The total amount that Cigna paid for the services submitted.
Amount Not Covered	\$0.00	The portion of the services that are not covered by the plan or the amount not paid based on plan percentages.
Patient Responsibility	\$0.00	The amount the patient is responsible for paying after discounts that Cigna has negotiated and what your plan has paid. Refer to the glossary page for more information regarding patient responsibility.



page 2

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

Claim submissions tips are included at the bottom of page 2 to clarify what you need to include when you submit a claim for the quickest processing time.

Glossary

Amount Billed: The amount charged by the health care professional or facility (physician, hospital, etc.) for your covered dependents.

Amount Not Covered: The portion of your bill that is not covered by your plan. You may or may not need remark codes section on the following pages for more information.

Coinsurance: A percentage of covered expenses you pay after you satisfy your deductible.

Claim submissions tips

Please submit a separate claim form for each patient and year in which services were rendered. Please include for each claim:

1. Account name and Account #
2. Customer ID #
3. Patient name
4. Health care professional or facility name

page 3 The Claims Detail page follows the Glossary page. Here, you'll find:

The total amount you may owe is listed in the Patient Responsibility column. You may owe this amount to the doctor or hospital that provided your services, which is listed above the details of your visit.



Explanation of Benefits

THIS IS NOT A BILL

Claim Detail

DATE PROCESSED: 06/08/11 CUSTOMER NAME: JOHN PUBLIC CUSTOMER ID #: 123456789 01

SERVICES PROVIDED BY: DR HOSPITAL PATIENT ACCOUNT#:

Service Dates	Type of Service	Claim Number	Local Currency Total	Exchange Rate	USD Total	CIGNA Discount	Amount not Covered	Copay	Deductible ¹	Coinsurance ²	CIGNA Paid	Patient Responsibility ³ Codes
05/01/10	Physician Visit O/V	24273190	150.0000000 EUR	0.8190000	183.15	0.00	0.00	0.00	0.00	0.00	183.15	0.00
05/01/10	Physician Visit O/V	24273190	200.0000000 EUR	0.8190000	244.20	0.00	0.00	0.00	0.00	0.00	244.20	0.00
Totals for TEST Z MEMBER:			350.0000000 EUR		\$427.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$427.35	\$0.00

1 - The deductible is the amount you need to pay each year before your plan starts paying benefits.
2 - After the deductible is met, the cost of covered expenses shared by you and your health plan. The percentage of covered expenses that should be owed is called coinsurance.
3 - The portion of the billed amount that is the patient's responsibility in USD, including any amounts already paid.

Remark Codes

Other important information:

Payment Method: N/A
Benefits are being paid to: HOSPITAL ASSOCIATES INC

Missing a claim? If a claim has been submitted and it is not displayed above, that could mean the claim is in process. Please contact the Service Center to check the status of the claim.

Remark Codes are notes that explain processing methods. Cigna has clarified and simplified remark codes to help make your Explanation of Benefits easier to understand.

Payment amount and method are stated in the Other Important Information section.

page 4

The Important Information about Your Appeal Rights page details how you can file an appeal for a denied claim, how to receive additional information, and other resources that may be able to help you, if applicable.

Important Information about Your Appeal Rights

What if I need help understanding a denial? Contact us at the Service Center number on your ID card a day, 7 days a week, if you need assistance understanding this notice or our decision to deny you a service.

What if I don't agree with this decision? You have a right to appeal any decision not to provide you with a service (in whole or in part).

"Cigna" refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits refers to these subsidiaries and affiliates. Products and services are provided by these subsidiaries, affiliates and other contracted companies and not by Cigna Corporation. "Cigna" is a registered service mark. This material is provided for informational purposes only. It is believed accurate as of the date of publication and is subject to change. Such material should not be relied upon as legal or medical advice. As always, we recommend that you consult with your independent legal and/or medical advisors. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Cigna Global Health Benefits' web-based tools, such as CignaEnvoy®, are available for informational purposes only. Cigna Global Health Benefits' web tools are not intended to be a substitute for proper medical care provided by a physician. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof.