### Cigna Global Health Benefits®

## **UNDERSTANDING**

**YOUR** 

**Explanation of Benefits** 



# Making it easy for you to get quality health care is only part of our mission.

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 health care professional or the facility 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.

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

#### ANY COMPANY



JOHN PUBLIC 123 STREET RD

Questions About Your Claims?
For questions about this document, please visit Cigna's secure website Cigna Envoy, at www.CignaEnvoy.com, or call the International Service Center at the number below:

Phone 1.800.569.3554 or 302.797.3337 Fax 302.797.3481

Customer ID # 123456789

THIS IS NOT A BILL
Your health care professional may bill you directly for any amount
that you owe.

#### **Explanation of Benefits**

Summary of claim(s) processed on March 11, 2015

| U.S. Dollars              |          |  |
|---------------------------|----------|--|
| Total                     | \$400.00 | 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            | \$50.00  | The total Cigna-negotiated savings for the services submitted.   |
| Cigna Paid                | \$350.00 | The total amount that Cigna paid for the services submitted.   |
| Amount Not<br>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<br>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                        |

Reminder: A coverage determination, prior authorization, or certification that is made prior to a service being performed is not a promise to pay for the service at any particular rate or amount. The patient's summary plan description or insurance certificate governs amount psyable, as every claim submitted is subject to all plan provisions, including, but not limited to, eligibility requirements, exclusions, limitations and applicable state mandates.

PLEASE SEE CLAIM DETAILS ON THE FOLLOWING PAGE(S)

### Together, all the way."



### Cigna Global Health Benefits®

#### Page 2

If you're unsure of the meaning of a word or phrase, you can look it up in the glossary.

#### Glossary

**Amount Billed:** The amount charged by the health care professional or facility (phyour covered dependents.

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

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

Claim submission tips are included at the bottom of page two, clarifying what you need to include for the quickest processing time.

#### Claim submissions tips

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

- 1. Account name and Account #
- 2. Customer ID #
- 3. Patient name

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

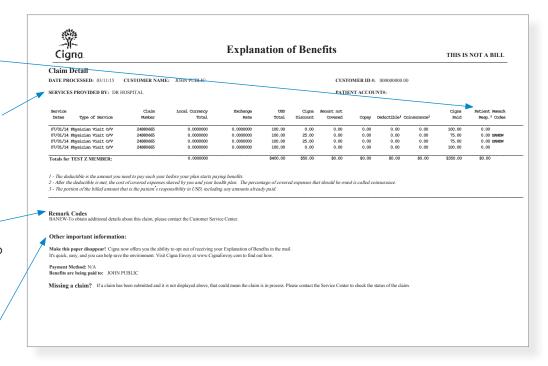
owe is listed in the Patient Responsibility column.

The total amount you may

You may owe this amount to the health care professional or facility that provided your services, which is listed above the details of your visit.

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 International Service Center nur hours a day, 7 days a week, if you need assistance understanding this notice or our decision to den

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



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