### **Cigna Global Health Benefits**



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

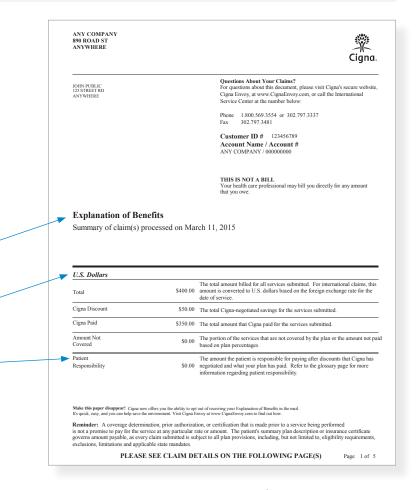
We also make it easy for you to understand the costs. Our Explanation of Benefits uses simple language and only includes the information you need to know. Take a look at the sample below.

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 provider 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.



## 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 provider or facility (physic your 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 ded

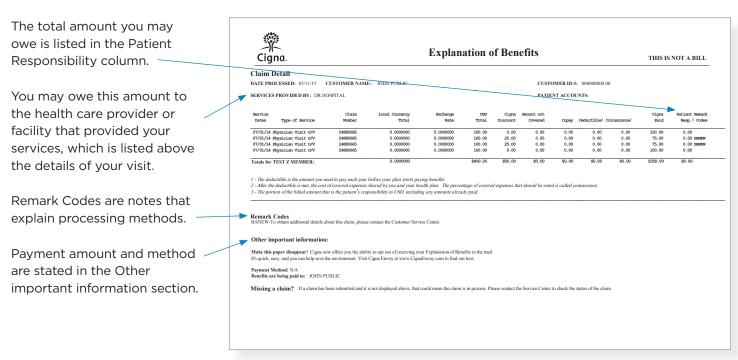
Claim submission tips are included at the bottom of page two, clarifying what you need to include for the quickest processing time.

#### 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 Claim Detail page follows the Glossary page.



# 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 nu hours a day, 7 days a week, if you need assistance understanding this notice or our decision to contact us at the International Service Center nu hours a day, 7 days a week, if you need assistance understanding this notice or our decision to contact us at the International Service Center nu hours a day, 7 days a week, if you need assistance understanding this notice or our decision to contact us at the International Service Center nu hours a day, 7 days a week, if you need assistance understanding this notice or our decision to contact us at the International Service Center nu hours a day, 7 days a week, if you need assistance understanding this notice or our decision to contact us at the International Service Center nu hours a day, 7 days a week, if you need assistance understanding this notice or our decision to contact us at the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours and the International Service Center nu hours and the International Service Center nu hours a day of the International Service Center nu hours and the International Service Center nu hours a day of the International Service Center nu hours and the International Service Center nu hours and the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours a day of the International Service Center nu hours and the International Service Center nu

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).

We are always happy to assist you; let us know if there is anything else you need. Our Service Center is available 24/7 toll-free at 1.800.441.2668 or direct at 1.302.797.3100 (collect calls accepted).



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