A Guide to Your Summary of Health Plan Payments

The Summary of Health Plan Payments shows you how we process claims for medical services you’ve received. This statement is not a bill.

How the Payment Process Works

When you visit a health care provider, you pay a copayment.2

The provider submits a bill for services to Blue Cross. This is called a claim.

You’ll get a Summary of Health Plan Payments if there’s a balance remaining after we process the claim and pay our share of the costs. Your provider will send you a bill if you owe any money.

This is not a bill.

<table>
<thead>
<tr>
<th>Payment overview*</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Allowed amount</strong></td>
<td>$5,000.00</td>
</tr>
<tr>
<td><strong>Amount covered</strong></td>
<td>$3,700.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount you owe (if any)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Copayments</td>
<td>$0.00</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Not Covered</td>
<td>$300.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,300.00</strong></td>
</tr>
</tbody>
</table>

The provider sends you a bill. (if you owe money)

You pay your provider.

Tip: See the glossary on page 2 of your statement for the meaning of any unfamiliar terms.

Financial accounts can help cover costs.

If your plan has a Health Reimbursement Arrangement, Health Savings Account, or Flexible Spending Account, you can use it to pay medical expenses, such as your deductible and copayments. You can also use these accounts to pay for eyeglasses and dental services.

1. Medex members receive statements called Explanation of Benefits.
2. Except for certain plans, preventive services are fully covered. Some plans may require co-insurance.
Your Summary of Health Plan Payments
Payment Overview Page

SUMMARY OF HEALTH PLAN PAYMENTS
FOR JOHN DOE

What is this? Why am I getting this?
This is not a bill. If you owe money, your doctor or medical facility will send you a bill.

Payment overview*

<table>
<thead>
<tr>
<th>What you owe</th>
<th>Amount your health care provider charged</th>
<th>Blue Cross discount</th>
<th>Allowed amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowed amount</td>
<td>$5,000.00</td>
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*See the glossary on the previous page to find out more about the terms included in the payment overview and payment details pages.

Summary: 01/25/18
Statement Period: 12/29/17 – 01/25/18

Member Information
Service for: John Doe
Member ID number: MTN123456789
Group name: GROUPNAME12345
Individual deductible: $1,000
Family deductible: $2,000

Your delivery options
Unless you've notified us, we typically deliver statements to the subscriber's address that we have on file. If you have concerns about protecting the privacy of your medical information in these statements, you may be able to have them delivered to a different address. Under certain circumstances, you can also request to not receive these statements for a particular service.

For help updating your delivery preferences, please call Member Service at the number on the front of your ID card, Monday through Friday, from 8:00 a.m. to 6:00 p.m. ET.

Your delivery options describes how these statements are delivered and how you can update your preferences.

Keep for your records
Page 3 of 5

(For a detailed breakdown of your payments, please see page 5)
## Your Summary of Health Plan Payments
### Payment Details Page

### HEALTH PLAN PAYMENT DETAILS

<table>
<thead>
<tr>
<th>Service date</th>
<th>Service type</th>
<th>Amount charged</th>
<th>Amount your health care provider charged</th>
<th>Blue Cross allowed amount</th>
<th>Other insurance</th>
<th>Amount covered</th>
<th>What you owe</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/12/12</td>
<td>Routine Services</td>
<td>$400.00 – $180.00</td>
<td>$220.00</td>
<td>$220.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>11/1/16</td>
<td>Lab</td>
<td>$350.00 – $120.00</td>
<td>$230.00</td>
<td>$0.00</td>
<td>$230.00</td>
<td>$0.00</td>
<td>$230.00</td>
</tr>
<tr>
<td>1/15/18</td>
<td>Room &amp; board</td>
<td>$5,000.00 – $980.00</td>
<td>$4,020.00</td>
<td>$0.00</td>
<td>$4,020.00</td>
<td>$0.00</td>
<td>$4,020.00</td>
</tr>
</tbody>
</table>

### F Breakdown of what you owe

<table>
<thead>
<tr>
<th>Copayments</th>
<th>Deductible</th>
<th>Co-insurance</th>
<th>Not covered</th>
<th>What you owe</th>
</tr>
</thead>
<tbody>
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<td>$1,000.00</td>
<td>$0.00</td>
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</tr>
</tbody>
</table>

### G How we determined what you owe, including copayments, deductible, and co-insurance.

- **Deductible**
  - Allowed as of 11/1/16:
    - Individual: $1,000
    - Family: $2,000

- **Out-of-pocket maximum**
  - Applied as of 11/1/16:
    - Individual: $5,000
    - Family: $10,000

### J This provider will bill you this amount.

### HAVE QUESTIONS?

Call the number on your ID card.

Or log in to your account at bluecrossma.com/myblue.

For TTY, call 711

### E Your recent claims, including dates of service, names of providers, the amounts charged, and payment details.

1. Dr. Josephine Smith, ABC Hospital
   - Patient Name: John Doe
   - Claim #: 11111111111111 (In-Network)
   - 10/12/12 Routine Services: $400.00 – $180.00
   - 11/1/16 Lab: $350.00 – $120.00
   - 1/15/18 Room & board: $5,000.00 – $980.00

2. Dr. Jake Giovanni, ABC Hospital
   - Patient Name: John Doe
   - Claim #: 2222222222222 (In-Network)
   - 11/1/16 Lab: $350.00 – $120.00

### H Additional information on how we processed your claims.

- The final amount you'll owe your provider for services after we cover our share of the cost. If you have additional insurance, this doesn't apply to you.
- A detailed breakdown of your deductible and out-of-pocket maximum, including the amounts you've previously applied towards these.

### View your plan information and recent claims at bluecrossma.com/myblue.

### Questions?

Call us at the number on your ID card or log in to your account at bluecrossma.com/myblue, click Contact Us, then enter your question using the secure inquiry form in the Member Service section.

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