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.

Together, all the way.
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 for your covered dependents.
- **Amount Not Covered:** The portion of your bill that is not covered by your plan.
- **Coinsurance:** A percentage of covered expenses you pay after you satisfy your deductible, copay, or coinsurance.

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 following information for each claim:

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

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 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.

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.