Understanding your global explanation of benefits

Making it easy for you to get quality global 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 ANY COMPANY 890 ROAD ST of how your global benefits are working ANYWHERE for you - quickly see how much was submitted, how much has been paid **Ouestions About Your Claims?** For questions about this document, please visit Cigna's secure website and what may be your responsibility. 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 Customer ID # 123456789 Your Explanation of Benefits is a summary Account Name / Account # ANY COMPANY / 000000000 of how your claims were processed and what you may owe, not a bill. Your health THIS IS NOT A BILL care provider or the facility may bill Your health care professional may bill you directly for any amount that you owe you directly for the remainder of what you owe. **Explanation of Benefits** Summary of claim(s) processed on September 29, 2023 If your claim was billed in local currency, total local currency amount will be listed here. . U.S. Dollars The total amount billed for all services submitted. For international claims, this \$400.00 amount is converted to U.S. dollars based on the foreign exchange rate for the 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 The amount that you may owe is stated The portion of the services that are not covered by the plan or the amount not paid based on plan percentages. in the Patient Responsibility field. Patient The amount the patient is responsible for paying after discounts that Cigna has Responsibility \$0.00 negotiated and what your plan has paid. Refer to the glossary page for more information regarding patient responsibility.





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 (physiyour covered dependents.

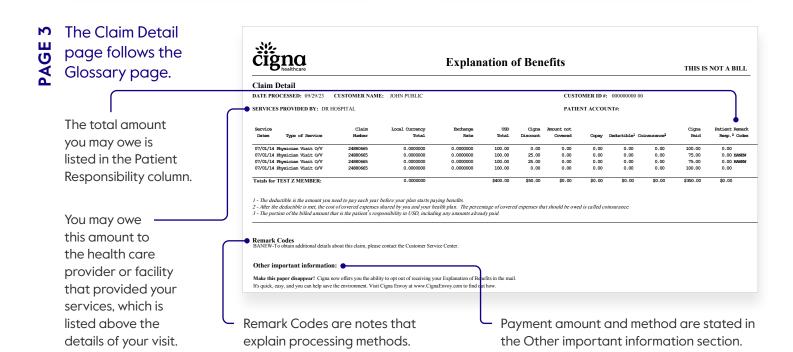
Amount Not Covered: The portion of your bill that is not covered by your plan remark codes section on the following pages for more information.

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 for each claim:

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



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 r hours a day, 7 days a week, if you need assistance understanding this notice or our decision to ϵ

What if I don't agree with this decision? You have a right to appeal any decision not to prov 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 Global Service Center is available 24/7 toll-free at 1.800.441.2668 or direct at 1.302.797.3100 (collect calls accepted).



Product availability may vary by location and plan type and is subject to change. Products may not be available in all jurisdictions and are excluded where prohibited by law. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

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