

Don't worry, this is not a bill.

Jane Q. Member
123 Main Street, Apt #2
Indianapolis, IN 46268

Hi Jane — Here's your Health Care Summary November 12, 2021.

Also called an Explanation of Benefits (EOB), it shows you the care you received and who paid for it. Your EOB also includes information about saving money on health care and tips for staying healthy.

Need help in a different language? Call us.
¿Necesita ayuda en español? Llámenos.
1-800-123-456

Helpful resources



Use **Sydney Health**, the *Empire member mobile app*, or **empireblue.com** to check on claims, review your benefits and find care.
Text Sydney to 268436 to download the Sydney Health app.



Call
1-800-123-4567 TTY/TDD: 711

\$ Look for 2 savings opportunities inside!

Claims summary

Doctor/facility charges:	\$1983.00
Your discounts:	— \$584.03
Due to your doctor/facility:	\$350.00
Empire paid:	\$1051.97

What you pay: \$350.00

Preventive care reminders*

For Jane

- Breast cancer screening
- Colon cancer screening
- Diabetes check

For Tom

- Child well-care visit
- Flu shot

For Ben

- Child well-care visit
- Flu shot

* Your checklist is based on age and gender guidelines from the Centers for Disease Control and Prevention. If you have been to the doctor recently, it may not reflect your most recent services.

Tips and tools



Want us to email you instead?
Sign up to receive EOBs by email instead of mail. Use our **Sydney Health** mobile app or log in to **empireblue.com** to change your profile.

Urgent care without the urgent cost

If it's not an emergency, try an urgent care instead of the ER. It could save you an average of \$500. **UrgentCare Indy** is close by at 7911 N Michigan Rd, Indianapolis, IN 46268, 1-317-960-3278.

2021 year-to-date summary

Jane Q. Member **Member ID:** WWW900W90909 **Coverage:** Individual + Child(ren)
Group ID: 000123 - ABCDEFG Corporation

Plan deductible	In-network deductible	Applied to date	Remaining deductible	Out-of-network deductible	Applied to date	Remaining deductible
Individual						
Jane Q. Member	\$2,000.00	-\$500.00	\$1,500.00			
Tom F. Dependent	\$2,000.00	-\$500.00	\$1,500.00			
Family	\$4,000.00	-\$1,000.00	\$3,000.00			
Out-of-pocket (OOP) maximum	In-network OOP max	Applied to date	Remaining OOP max	Out-of-network OOP max	Applied to date	Remaining OOP max
Individual						
Jane Q. Member	\$5,000.00	-\$1,000.00	\$4,000.00			
Tom F. Dependent	\$5,000.00	-\$750.00	\$4,250.00			
Family	\$10,000.00	-\$2,000.00	\$8,250.00			



Copay is the flat-dollar amount you may pay for health care, such as doctor visits.

Deductible is the amount you pay for health care before we start sharing the cost.

Out-of-pocket maximum is the most you'll pay for covered health care in your plan year. After that, we'll pay for all your covered health care.

Need more information? Go to empireblue.com/glossary.

Claims details

Don't recognize these services?
Call the Fraud Hotline at 1-800-987-6543

Jane Q. Member | Claim number: 1234567891255 | Received: 11/5/21 | Doctor: Jennifer Jones, MD (In your plan)

Going to this doctor uses in-network benefits — That's your best value.

You pay \$0.00.
Here's how it breaks down.

Your total cost

Service date	Service	Reason code	Doctor charges	Your discounts	Due to your doctor (max allowed)	Empire paid	Copay	Deductible	Your share of the cost (coinsurance)	Services not covered	
				—	=	—	+	+	+	+	
10/22/21	Special services		175.00	0.00	175.00	175.00	0.00	0.00	0.00	0.00	= 0.00
Totals:			175.00	0.00	175.00	175.00	0.00	175.00	0.00	0.00	= \$0.00



Savings Opportunity Our members save an average of \$123.25 by seeing a doctor in their plan. Use our **Sydney Health** mobile app or **empireblue.com** to find doctors in your plan.

Tom Dependent | Claim number: 1234567891255 | Received: 11/9/21 | Hospital: Methodist Hospital (In your plan)

Going to this hospital uses in-network benefits. That's your best value.

You pay \$350.00
Here's how it breaks down.

Your total cost

Service date	Service	Reason code*	Hospital charges	Your discounts	Due to your hospital (max allowed)	Empire paid	Copay	Deductible	Your share of the cost (coinsurance)	Services not covered	
				—	=	—	+	+	+	+	
10/24/21	ER Visit	066	1808.00	584.03	1223.97	873.97	350.00	0.00	0.00	0.00	= 350.00
Totals:			1808.00	584.03	1223.97	873.97	350.00	0.00	0.00	0.00	= \$350.00

*066: You don't pay the "Your discount" amount. This is the benefit to using doctors/facilities in one of our plans.



Savings Opportunity You should always go to the ER or call 911 when it's an emergency. If it's not, try going to urgent care. It could save you time and money. UrgentCare Indy is close by at 7911 N Michigan Rd, Indianapolis, IN 46268, 1-317-960-3278.

Your appeal rights.

Any time you pay for a portion of your care, you have the right to question whether we calculated it correctly. We call that your appeal rights.

Call us at 1-800-123-4567

- Ask for help understanding this notice.
- Talk through your portion and our portion of these service costs, including any denials.

If you think something should have been covered (in whole or in part), but it wasn't, or it wasn't covered in the way you think it should be — you can appeal it and we'll take another look.

Here's how you file an appeal. Check your plan benefits for how long you have to file an appeal. Usually it's within 180 days of when we told you our decision. You or someone acting for you can send us a note saying you want to appeal. You can do this by secure message on [empireblue.com](https://www.empireblue.com). Make sure to select Grievances/Appeals as the subject of your message.

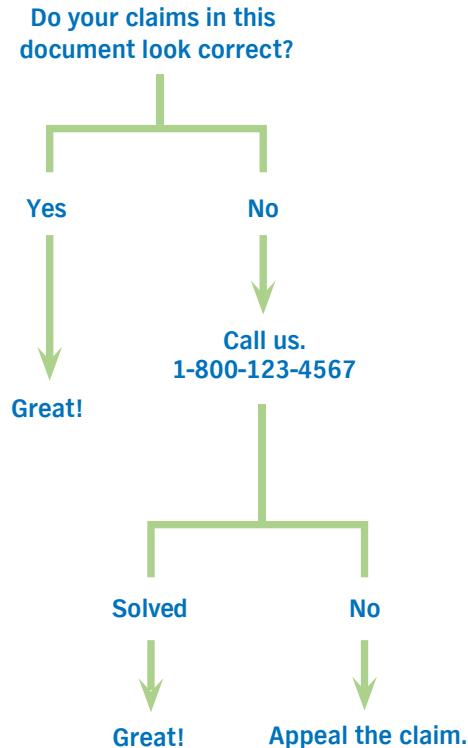
Or send us a note in the mail to:

Grievances and Appeals
P.O. Box 105568
Atlanta, GA 30348-5568

Be sure your appeal includes:

- Patient information: name, member ID, address, phone number, date of birth
- Claim information: date(s) of the service, your doctor's name/address/phone number
- Any other information about your claim that you think is important

Do it online or in writing if you can. Or check your benefits booklet or plan documents to see if you can file an appeal by phone.



If you need a decision fast, call us. You can ask for an "expedited appeal," and receive an answer in about 72 hours, unless your benefits booklet or plan documents states otherwise. Use this option if:

- Your life or health is in danger.
- In your doctor's opinion, your pain can't be adequately controlled while you wait.
- You had emergency services, but haven't been discharged from the facility

To ask for an expedited appeal or expedited review by someone outside our company — you, your doctor or someone acting for you can call the Member Services number on your ID Card or by mailing to the address provided for appeals.

Ask for more information on your claim — it's free. Call us to receive billing, diagnosis or treatment codes and their meanings, or any other information we used to decide your claim, anytime. This includes any new or additional evidence or reasons for the decision on your claim. If we decided that any of the services are experimental or aren't medically necessary, or used a guideline, criteria or clinical rationale in making our decision, you can receive a copy of it free of charge.

If you appeal, we'll review and give you a written decision within 30 calendar days from the date we received your appeal request. Check your benefits booklet to see if it gives a different time limit. If you still don't feel our response is right, or if you don't hear back from us in time, you may be able to ask for a review from someone outside our company, an independent third party. Their decision then is final.

Your health plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA). Once you have used all your mandatory appeal rights, you have one year from our appeal decision to bring an action in federal court under section 502(a)(1)(B) of ERISA, unless your plan provides for a longer period. Check your benefits booklet or plan documents to see if you have more time.

For questions about your rights or for help, call Employee Benefits Security Administration at **1-866-444-EBSA (3272)**.