



# Your Health Care Summary — beyond an explanation of your benefits

Claims information, how to save money, ways to stay healthy — it's all there and more

You expect a lot from us as your health plan. That's ok. Challenge accepted! It's why your *Health Care Summary* includes all the details you're used to seeing in an explanation of benefits (EOB) — the care you got, what the charge was, how much you'll pay and how much we'll pay. But it doesn't stop there! Check it out ...



It's got everything you'll want to know about a claim.

In the *Claims summary* section, you'll get a quick look at how much the charge was for your care and how much of that you need to pay. For more details about a claim ... well, go to the *Claims details* page. It'll break down the amounts for your copay, deductible, percentage of the costs and services not covered to make it simpler to understand your claims.

You pay \$175.00. Here's how it breaks down.

				Your total cost
Copay	Deductible	Your percentage of the costs	Services not covered	
+	+	+	+	
0.00	175.00	0.00	0.00	= 175.00
0.00	175.00	0.00	0.00	= \$175.00

## Want to know how much of a claim went toward your deductible and out-of-pocket maximum?

Your year-to-date summary will give you a look at that and also show you how much is left until you reach those.

Jane Q. Member Member ID: WWWS00W90909 Coverage: Individual + Children  
Group ID: 000123 - ABCDEFG Corporation

Plan deductible	In-network deductible	Applied to date	Remaining deductible	Out-of-network deductible	Applied to date	Remaining deductible
<b>Individual</b>						
Jane Q. Member	\$1,500.00	-\$500.00	\$1,000.00	\$2,500.00	-\$750.00	\$1,750.00
Tom F. Dependent	\$1,500.00	-\$500.00	\$1,000.00	\$2,500.00	-\$100.00	\$2,400.00
<b>Family</b>	\$4,000.00	-\$1,000.00	\$3,000.00	\$6,000.00	-\$1,000.00	\$5,000.00
<b>Out-of-pocket (OOP) maximum</b>	In-network OOP max	Applied to date	Remaining OOP max	Out-of-network OOP max	Applied to date	Remaining OOP max
<b>Individual</b>						
Jane Q. Member	\$4,000.00	-\$1,000.00	\$3,000.00	\$8,000.00	-\$1,060.00	\$6,940.00
Tom F. Dependent	\$4,000.00	-\$750.00	\$3,250.00	\$8,000.00	-\$1,000.00	\$7,000.00
<b>Family</b>	\$6,000.00	-\$2,000.00	\$4,000.00	\$10,000.00	-\$3,000.00	\$7,000.00

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## Looking for savings opportunities?

Maybe you didn't know how much money you can save when you get care from a doctor or facility in your plan. Your *Health Care Summary* can show you easy ways to save on your out-of-pocket costs.



### Preventive care reminders\*

#### For Jane

- Breast cancer screening
- Diabetes check
- Colon cancer screening

#### 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. Been to the doctor recently? It may not reflect your most recent services.

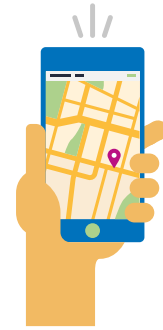
## You'll also see any recommended preventive care you should get.

You know, the screenings, checkups, lab tests or vaccines you may have put off or the things you need to do if you have certain health conditions. If you have kids, it'll even show any preventive care they should get.



## How about tips and tools on health and wellness, and ways to get the most out of your health plan?

Your *Health Care Summary* has those, too! For example, do you know where the closest urgent care is to your home? We do — and we'll make sure you do, too!



**Claims details**

**Cost savings**

**Preventive care reminders**

**Tools & tips**



## What's in a name? A lot!

Your *Health Care Summary* is exactly what it says it is: a summary of all the important information you need to know about the health care you get.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc.; HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.