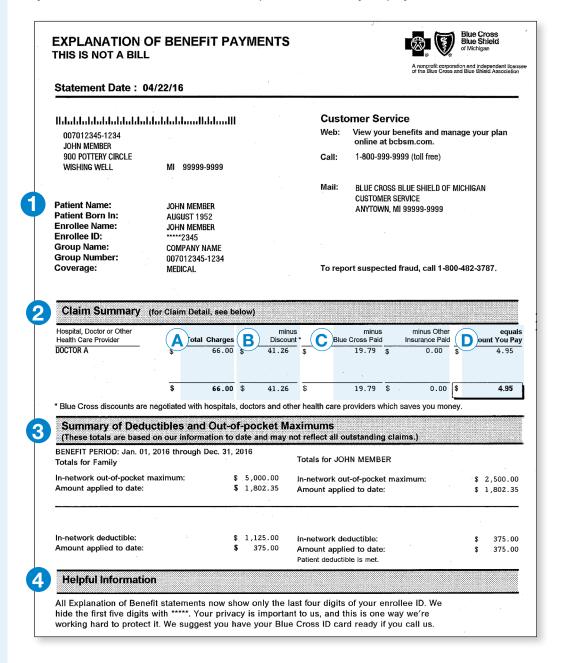
A quick guide to your Explanation of Benefits statement

Your Explanation of Benefits, or EOB, statement shows you the costs associated with the medical care you've received. When a claim is filed under your benefit plan, you'll receive an EOB showing what was billed, any Blue Cross discounts, what we paid and what you pay.

EOB Statement Details

- This identifies who this EOB statement is for.
- 2 Summarizes claims by doctor, hospital, or other health care provider as follows:
- A This represents the amount submitted to Blue Cross on the claim.
- B What you saved by being a Blue Cross member.
- What we paid and amounts your other insurance(s) paid.
- What you pay. You may have already paid or may still owe this amount. You should never be asked to pay more than this amount.
- 3 Shows the balances to date for deductibles and out-of-pocket maximums for your current benefit period.
- Important information about your coverage, tips to lower health care costs and ways to improve overall health.



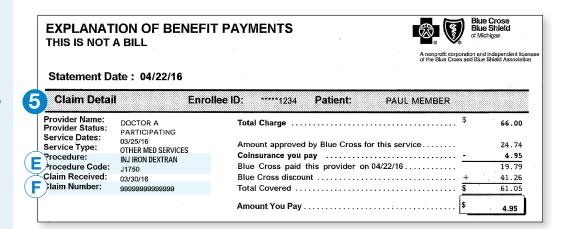


The statement shown is general and for illustrative purposes only. Your actual statement may look slightly different depending on your benefit plan.

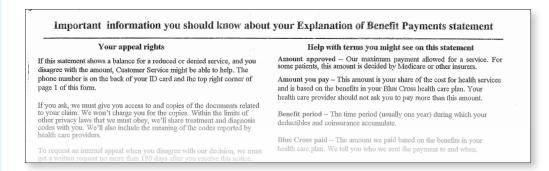
This section shows detailed information about each claim we processed.

It provides additional detail about the types of cost sharing applied to the claim. The sum of all claims in this section for the same provider should match the numbers in the Claim Summary section.

- Information your provider puts on the claim to identify the medical service you received.
- The unique number Blue Cross assigns to a claim. You can reference this number if you need to call us about this claim.



Page 2 of your statement shows your appeal rights and what you can do if you disagree with any of the benefit decisions made for a claim. You can also find definitions for terms used on the statement.



Thank you for taking the time to become familiar with your Explanation of Benefits statement. If you have questions, call the number on the front of your statement.



Log in at **bcbsm.com** to see a personal snapshot of your coverage, including recent claims, deductible and coinsurance balances and other information.

And, when you sign up for paperless EOB statements, you'll avoid clutter and receive an email notification when a new statement is available online. It's easy – to log in, go to bcbsm.com.

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