

Welcome

Thank You For Enrolling In NationCare



We are committed to delivering excellent customer service for your benefit plan



MERITAINSM
HEALTH

An Aetna Company

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Welcome

Thank you for enrolling in NationCare. We are committed to delivering excellent customer service for your benefit plan.

Your enrollment materials are enclosed and include the following:

- **Member ID Cards.** If you have single coverage, you receive one ID Card; those with family coverage receive two ID Cards. Present your ID Card when you receive healthcare services so your provider can identify your benefit plan and provider network.

The logos on your member ID Cards represent the partners that provide your benefits, including:
 - Meritain Health, your plan administrator, providing customer service and claims processing.
 - Your preferred network of providers, if applicable.
 - The insurance company that underwrites your specific product.
 - Your pharmacy benefits management company, if applicable.
- **Schedule of Benefits and Certificate of Group Insurance coverage.** These documents explain your benefits and cost sharing. Pre-authorization (also known as precertification) is required before receiving certain services. To avoid penalties, call the pre-authorization telephone number on the back of your ID Card before receiving the services listed in your Schedule of Benefits.
- **HIPAA Notice of Privacy Practices.** This document explains how we protect your health information and your privacy.
- **Pharmacy benefits information.** Your pharmacy benefits are shown on your ID Card.
- **Customer service tools.** To use your online tools, go to www.meritain.com and create a personalized account. From there you can view your claims, print ID Cards and search your provider networks. You can also find information about our other added benefits. For more information, call our toll-free 24-hour automated information line located on the back of your ID Card.

We are pleased you have chosen this plan and we look forward to serving you. Every day, Meritain Health is working hard to provide you with quality service to meet your needs. We greatly appreciate your enrollment. If you have any questions or need assistance navigating your coverage, please contact us at **1.800.847.8361**.



Important Contact Information

Important plan contacts



What do you need help with? Who to contact

My medical benefits	Meritain Health Customer Service	1.800.847.8361 www.meritain.com
In-network doctors or hospitals	Meritain Health Customer Service	1.800.847.8361 www.meritain.com
24-hour information line	Meritain Health Customer Service	1.888.769.2100
The Aetna Open Choice® PPO provider network	Aetna provider line	1.800.847.8361 www.aetna.com/docfind/custom/mymeritain
My prescription drug benefits	CVS/caremark Customer Service	1.866.475.7589 www.caremark.com
Pre-authorization	Meritain Health Medical Management	1.800.542.6355
Support for chronic conditions	Meritain Health Disease Management	1.877.348.4533
24-hour access to registered nurses	24x7 Nurse Line	1.866.726.6529

Plan Details

Your Certificate and Schedule of Benefits

Included in the packet of information you received upon enrolling in the NationCare product is a Certificate of Insurance, Schedule of Benefits, Summary of Benefits and Endorsements. These forms should be used in conjunction with each other to determine your benefits. The Schedule of Benefits and Summary of Benefits are overviews of your benefits and list the most frequently used services. The Certificate of Insurance and Endorsements both have more detailed information about your benefits, eligibility and exclusions, and general information regarding your policy.

Below are a few points that are covered in your certificate of insurance that you should be aware of:

- **Pre-authorization.** The pre-authorization program reviews healthcare services prescribed to policy holders or their dependents, to determine whether they are medically necessary and appropriate. This program includes a list of healthcare services that require pre-authorization for coverage under the employee benefits plan. Check your Certificate of Insurance and Schedule of Benefits for more information.
- **Injectable and specialty medications.** Refer to your Schedule of Benefits to see if injectable and specialty medications fall under the pharmacy coverage or major medical portion of your benefits plan. For more information, please contact customer service.

Pharmacy

Visit www.caremark.com or call customer care at **1.866.475.7589** to save money on your prescriptions, order refills or have your long-term prescriptions delivered to your location of choice. You may also check with a CVS/caremark pharmacist about your prescriptions.

Caremark.com—your prescription for a healthier you

Visit www.caremark.com for cost-saving tools and decision support, helping you to:

- Order refills quickly.
- Check your benefit coverage.
- Manage family member access to the online system.
- Check drug costs.
- View prescription history.
- Find a participating local pharmacy.
- Receive alerts and eNewsletters.
- Contact a pharmacist.
- Find health information.

To get started, register today at www.caremark.com. Be sure you have your ID Card with you when you register. You also need your member ID number.



Sample ID Card


Your ID Card should be used to:

- Identify procedures for claim submissions.
- Identify pre-authorization requirements.
- Identify important contact information.
- Access unique member identification numbers.

Where to find important information on your ID Card:


- Participants name and ID number
- Employer/group identification
- Medical patient responsibility information
- Contact numbers
- Pharmacy information
- Member names
- Pharmacy patient responsibility
- Caremark contact information

Underwritten By



NATIONAL HEALTH INSURANCE COMPANY

Customer Service
800.847.8361
www.MERITAIN.com



Expanding Markets Beyond Corporate Boundaries

Member

Integrated Marketing Systems 2.

Group #: TC174

Member: JOHN Q SAMPLE 1.

Member ID: 123456789123

Dependent(s): 6.

JANE W SAMPLE
JOHN Q SAMPLE JR

Medical Plan

Coverage:

Network
By **aetna**

Plan: Open Choice PPO

In-Network/ OON Copays - (* Ded Applies) 3.

Office Visit \$45/ 50% Urgent Care \$90/ \$90
Emergency Rm \$250*/ \$250* Inpatient 20%*/ 50%*

Pharmacy Plan

RX BIN: 004336 **SCRIP WORLD**

RX PCN: ADV

RX GRP: RX2737

Member: 866.475.7589
Pharmacy: 800.364.6331 5.

Please be aware that benefits are payable in accordance with the terms of the patient's benefit plan, and are contingent on the patient's eligibility and enrollment in the plan at the time of the services.

Claims Submission

Mail Medical Claims to:

Meritain Health
PO Box 853921
Richardson TX 75085-3921
EDI: WebMD/Emdeon 41124

Mail Pharmacy Claims to: 8.

CVS Caremark
PO Box 52136
Phoenix AZ 85072-2136

Aetna participating Dentists, Doctors and Hospitals are independent providers and are neither agents nor employees of Aetna.

To identify a PPO Provider in your area call 800.847.8361 or visit www.MERITAIN.com.

Aetna Dental Administrators - Pediatric Benefits Only

Printed: _____

Pharmacy Copays

Copays/Coins after ded (\$250 Ind/ \$500 Fam)

Generic: \$15 (mandatory when avail/ ded waived)

Brand Preferred: \$50

Brand Non-Preferred: \$70


Specialty/Inject Copays: 20% to max of \$250*

*Mandatory generic when available

Precertification/Important Numbers

This card is for identification purposes only. Pre-Authorize all required services as defined in the Certificate of Insurance and Schedule of Benefits 48 hours prior to treatment. Provide notice of all emergency admissions within 48 hours. Failure to comply may result in penalties and/or reduction in benefits. For Pre-Authorization, call 800.542.6355.

24-hour Automated Customer Service: 888.769.2100
Nurseline: 866.726.6529
Claim/Benefit Customer Service: 800.847.8361


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Meritain Health Member Website

Meritain.com

Information is just a key stroke away. You can access important information regarding your health plan 24 hours a day, 7 days a week from your electronic devices.

Your entry into the system is secured by a password, which is assigned to you when you first visit www.meritain.com.

You have the opportunity to view your eligibility, benefit accumulators and claims status. You can order ID Cards, link to network provider lists and explore additional features.

There are a few simple steps to gain access:

- Log on to www.meritain.com.
- Click on *Create a new user account*.
- Follow the instructions. After you finish, your password is emailed to you.

We hope you find this interactive system to be a convenient way to access your healthcare coverage.

Healthy balance tools on Meritain.com

Looking for balance in your life? It's really up to you, and we can help. In your hands, you have information about one more way your health plan helps you balance your life's demands. And no matter where you are in your quest—in balance, at risk, or wanting to make big changes—you'll see the tools, resources and coverage to help you regain your best life.

24-hour access to tools you can really use

The Meritain Health member website is designed to provide a secure, user-and family-friendly, one-stop shop for you to access the information you can use to manage your health and wellness.

On **Meritain.com** you can:

- Look up health and wellness topics in the online medical library.
- Take a health risk assessment to learn how you're doing and how you can improve your health.
- Benefit from online health coaching.

- Calculate your body mass index.
- Plan a nutritious meal.

Register today! Go to www.meritain.com to log in to the secure site.

Under *Health Tools*, select an option. Users can create an account by following the easy instructions. Remember, each member of your family can have an account, too.



Discounts Available to Meritain Health Members

Now enjoy healthy discounts with your Meritain Health plan. Save on a variety of products and services that fit your life and help you save every day.

You can access the following discount offerings at no extra cost to you. You can use these discounts whenever you want, as many times as you want. There are no claim forms or referrals. And your family members may be able to save, too.

At home products

You can save on **Omron Healthcare, Inc.** blood pressure monitors, a body composition scale, ElectroTHERAPY Pain Relief TENS Unit and ElectroTHERAPY TENS Long Life Replacement Pads.

Omron 7 Series™ Upper Arm Blood Pressure Monitor—Model BP760

You can track your blood pressure comfortably and accurately with the Omron 7 Series™ Upper Arm Blood Pressure Monitor. Your cost is \$59.99. That's a savings of \$30 off the current retail price of \$89.99. You will pay a \$5 shipping and handling charge per monitor.

Product features

The 7 Series™ Upper Arm Blood Pressure Monitor is:

- Easy to use—one-touch, automatic operation.
- Comfortable—fits arm sizes from 9 inches to 17 inches. A wrap indicator tests to see that the cuff is wrapped correctly on your arm so it's comfortable and gives you accurate readings.
- Useful—this monitor:
 - Detects an irregular heartbeat while measuring your blood pressure.
 - Displays the average of up to three readings taken within the last 10 minutes.
 - Shows how your reading compared with guidelines for normal blood pressure levels.
 - Includes an AC adapter that plugs into your wall so it's ready to use whenever you are.



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Your Healthy Discounts

Omron 3 Series™ Wrist Blood Pressure Monitor—Model BP629

It's lightweight, portable, convenient and simple, allowing users the benefit of being able to check their blood pressure on the go.

Your cost is \$39.99. That's a savings of \$20 off the current retail price of \$59.99. You will pay a \$5 shipping and handling charge per monitor.

Product features

The 3 Series™ Wrist Blood Pressure Monitor.

- Simple and portable design—discreet and convenient portable wrist unit allows users to monitor their blood pressure at home, work or anywhere.
- Advanced averaging—exclusive technology automatically displays the average of up to the last three readings taken within the last 10 minutes.
- 60 memory storage—60 memory storage capacity with date and time stamp allows you to review the last 60 readings with a touch of a button.
- Irregular heartbeat detector—this monitor can detect irregular heartbeats while blood pressure is being measured. If an irregular heartbeat is detected, an indicator icon will appear alerting you so you can talk to your doctor.
- This monitor includes the main unit, storage case, 2 AAA batteries, instruction manual and quick start guide.

Omron Body Composition Monitor and Scale with Five Fitness Indicators—Model HBF-510W

This Body Composition Monitor and Scale provides full-body sensing—a comprehensive understanding of your body composition to help you reach your fitness goals. Easy to use, the HBF-510W measures five fitness indicators: body fat, visceral fat, BMI, skeletal muscle and body weight.

Your cost is \$48.99. That's a savings of \$31 off the current retail price of \$79.99. You will pay a \$5 shipping and handling charge per monitor.

Product features

Body Composition Monitor and Scale with Five Fitness Indicators.

- Full-body sensing with hand-to-foot technology is more accurate than foot-to-foot monitors
- Measures body fat, visceral fat, BMI skeletal muscle and body weight
- Features a nine-person memory profile
- Easy on/off switch at base
- Large LCD display allows for easy reading
- Retractable cord for full height
- Includes monitor with scale, 4 AA batteries and instruction manual

Omron ElectroTHERAPY Pain Relief TENS Unit—Model PM3030

The Omron ElectroTHERAPY Pain Relief TENS Unit is a simple drug-free solution for pain relief of achy, stiff or sore muscle and joint pain.

Your cost is \$29.99. That's a savings of \$20 off the current retail price of \$49.99. You will pay a \$5 shipping and handling charge per unit.

Product features

ElectroTHERAPY Pain Relief TENS unit.

- TENS technology—transcutaneous electrical nerve stimulation (TENS) technology has been used by physical therapists and medical professionals for more than 30 years
- Relieves multiple body pains—temporarily reduces pain in the lower back, arms, shoulders, legs, thighs, hips, feet, knees, elbows and ankles
- Personalized therapy—three preset programs (arm, lower back, leg/foot), each with five intensity levels
- Safe and effective—FDA cleared and prescription free for home use
- Portable—comfortably fits in your hand or pocket and can be used discreetly anywhere
- Long Life Pads—includes comfortable, self-adhesive pads that are reusable up to 150 times with plastic holder for storage
- Includes unit, electrode cords, two long-life pads, pad holder, 2 AAA batteries, instruction manual, quick-start guide and pad placement guides

Your Healthy Discounts

Omron ElectroTHERAPY TENS Long Life Replacement Pads—Model PMLLPAD

Omron's Long Life Replacement Pads are durable and comfortable, and gently adhere to your skin. Used exclusively with the Omron ElectroTHERAPY Pain Relief TENS Unit.

Your cost is \$14.99. That's a savings of \$5 off the current retail price of \$19.99. You will pay a \$5 shipping and handling charge for each set of replacement pads.

Product features

ElectroTHERAPY TENS Long Life Replacement Pads.

- Durable—reusable up to 150 times and washable up to 10 times
- Versatile—good size for multiple body parts (2.5" x 4")
- Includes two Long Life Replacement Pads with snap connection, instruction manual, quick-start guide and pad placement guide

How to get your discount

- Call **1.877.216.1333** to order by phone or to speak with an Omron customer service representative to get more information.
- Mention the promotion code **AETOMR10** to get the discount.
- You can also identify yourself as a Meritain Health member.

Books

You can save 40 percent on your purchase of books, greeting cards and kits ¹ from the **American Cancer Society Bookstore**.

Book topics include:

Stay well

- Healthy living
- Disease prevention
- Cooking
- Smoking cessation
- Nutrition

Get well

- Cancer treatment
- Cancer treatment side effects
- Coping with cancer
- Caregiving
- Cancer survivorship

How to get your discount

- Visit the American Cancer Society website at www.cancer.org/bookstore to order your books online.
- To get the discount, you must enter the promotion code **HS002F14** at checkout.

Satisfaction guarantee

If you are not satisfied with your purchase, you may return it for any reason within 30 days. You will receive a full refund. Returned items must be in their original condition.

¹ Includes two or more books combined as a special discount package.

Fitness

You can save money while you get fit.

Save on gym memberships and name-brand home fitness and nutrition products that support your healthy lifestyle with services provided by **GlobalFit**[®].

Regular exercise can help you maintain a healthy weight. It can also lower your risks for:

- Alzheimer's disease.
- Depression and anxiety.
- Diabetes.
- Heart disease.
- High blood pressure.

Save on gym memberships and more

You can join a gym in the GlobalFit network and get:

- Access to thousands of gyms in the United States, including national chains and independent local facilities.
- Free guest passes ¹ to try gyms before you join.
- Guaranteed lowest rates ² on gym memberships.
- Flexible membership options.
- Convenient billing options, including automatic payments to a credit card or from a bank account.
- Use of gyms for your spouse or domestic partner and your dependent children.
- Guest privileges ³ at participating network gyms when you travel.

You can also get discounts on the following through GlobalFit:

- At-home weight-loss programs
- Home exercise products and equipment
- One-on-one health coaching services ⁴

Your Healthy Discounts

How to get your discount

- Visit GlobalFit's website at www.globalfit.com/meritain. You can view details about any gym, including rates. Then you can join a gym online. There's no need to contact Meritain Health or the gym.
- If you prefer, call GlobalFit toll free at **1.800.294.1500**. Identify yourself as a Meritain Health member. A GlobalFit representative can answer your questions, send you a free guest pass,¹ or help you join the gym of your choice.

Notes:

- You may pay a one-time activation fee. Check with GlobalFit for details.
- Make all payment arrangements with GlobalFit using their convenient billing options.

¹ Not available at all gyms.

² Participation in GlobalFit is for new gym members only. If you belong to a gym now or belonged recently, call GlobalFit to see if a discount applies.

³ Call GlobalFit for more information.

⁴ Provided by HealthAdvocate, through GlobalFit.

Hearing

You can take care of your hearing and save money with **Hearing Care Solutions** and **Amplifon Hearing Health Care** (formerly Hear PO[®]).

Hearing Care Solutions

Hearing Care Solutions has over 2,000 providers at more than 1,800 locations and offers you:

- A discounted rate of \$42 for hearing exams.
- Hundreds of hearing aid models at low prices. Save up to 63 percent.
- A three-year supply of batteries (up to 240 cells). After that, you can join a discount battery mail-order program.
- Free in-office service of hearing aids for one year after purchase.
- Free routine services (cleanings, checks and battery door replacements) for one year after purchase from the original provider.

How to get your discount

- To schedule an appointment, call Hearing Care Solutions at **1.866.344.7756**.
- Identify yourself as a Meritain Health member.

- Hearing Care Solutions will help you find a provider located near you and schedule an appointment.
- Before your appointment, you will receive a welcome packet that includes:
 - Information on hearing loss.
 - Information on hearing aids.
 - What to expect at your first appointment.

Amplifon Hearing Health Care (formerly Hear PO[®])

Amplifon Hearing Health Care has more than 1,600 participating locations and offers you:

- A discounted rate of \$48 for hearing exams.
- Discounted prices on many styles of hearing aids, including programmable and digital instruments from leading manufacturers.
- Discounts on hearing aid repairs.
- Free follow-up services for one year.
- A two-year supply of batteries (up to 160 cells per hearing aid).

How to get your discount

- To receive the discounted rates, call Amplifon Hearing Health Care at **1.877.785.3791** to order a validation packet.
- Identify yourself as a Meritain Health member.
- Amplifon Hearing Health Care will send you information about the program and what to expect at your first appointment. They can also help you locate providers in your area.
- When you receive the packet, make an appointment with a provider.
- Take your packet to your visit to get your discount.

Discounts provide access to discounted products and services and are not part of a health benefits plan or policy. The member is responsible for the full cost of the discounted products and services. Aetna may receive a percentage of the fee you pay to a discount vendor. Vendors are independent of Meritain Health and Aetna, not agents or employees thereof. None of Meritain Health, Aetna, nor its or their affiliates direct, manage or control the products and services provided by Vendors, and do not assume any responsibility or liability for those products and services. Discount offers are not guaranteed and may be discontinued at any time. Meritain Health or Aetna does not endorse any vendor, product or service associated with these discount offers. This material contains only a partial description of these products and services. While this material is believed to be accurate as of the production date, it is subject to change.



24-Hour Customer Service

24-hour customer service information line: 1.888.769.2100

When you need more information

Meritain Health is dedicated to providing you with superior service. You have immediate on-demand access to important information regarding eligibility and claims. Automated interactive systems are in place, which you may access from your phone or your personal computer, 24 hours a day, 7 days a week. Service center representatives are available to assist you, Monday through Friday, during regular business hours.

Free... fast... and convenient

Have this information available when you place your call:

- Plan participant's ID number
- Fax number (if requesting a copy of an Explanation of Benefits)
- Date of service (if requesting status of a specific claim)

Following the initial greeting, select a menu item by pressing the appropriate number. You can make a selection without waiting for the system to complete its explanation.

You must enter a date of service in a six-digit format, for example: "January 5, 2017" would be entered 0-1-0-5-1-7.

24x7 Nurse Line Program: 1.866.726.6529

What is the 24x7 Nurse Line?

Our 24x7 Nurse Line helps you find answers to your questions about healthcare.

You and your family can get free and private health information over the phone. A nurse is available to talk with you 24 hours a day, 7 days a week. The nurse can also put you in contact with community resources in your area.

How does the 24x7 Nurse Line work?

When you have questions about healthcare, call the toll-free number. You can call anytime, 24 hours a day.

- **You can speak with a live nurse.** When you call the toll-free number, you may choose to speak with a nurse to discuss current illness or health issues. You may also discuss treatments, lifestyle choices and self-care strategies with a nurse.

When should I call?

You can call the 24x7 Nurse Line any time you have a question. The nurses can answer questions like:

- "It's 2 a.m. and my son has a high fever and a sore throat. Should I take him to see a doctor?"
- "I just sprained my wrist. Should I have an X-ray?"
- "I've heard about a new drug for weight loss. Could it help me?"
- "My doctor said I need to have surgery. What are my alternatives?"

Sample Explanation of Benefits

How were your benefits paid? Understanding your Explanation of Benefits (EOB) is a simple matter, once you know where to start. This sample form provides an overview and explanation of how to read your EOB. Of course, specific entries will vary based on actual forms, but this overview describes the common elements you find on most EOBs you receive.

1. Participant's name and address
2. Dates of service (or treatment)
3. Code or description for type of service provided
4. Total amount billed by provider
5. In-network provider or negotiated discount, deducted from total charges
6. Amount not covered by the benefit plan
7. Explanation or detail of claim processing (see #17)
8. Amount that falls under plan deductible, which is participant's responsibility
9. Amount that falls under copayment, which is participant's responsibility
10. Percentage reimbursable (if any) after application of plan copayments and deductibles
11. Amount paid (if any) by another benefit plan, which would be deducted from the plan's payment under the coordination of benefits provision
12. Amount paid to provider or covered individual
13. Amount patient is responsible for paying the provider; may include amounts already paid at the time of service
14. Total sums of columns #4 through #13
15. Employer/group identification
16. Participant and patient identification
17. Date claim was processed
18. Provider identification (name and tax ID number)
19. Claim number
20. Amount of deductible that has been satisfied for this plan year
21. Payment details
22. Footnotes providing additional explanation (also may include other communication to provider or participant)
23. Contact information
24. Appeal procedures are on the back of the EOB

MERITAIN HEALTH
An Aetna Company

Explanation of Benefits
RETAIN FOR TAX PURPOSES
THIS IS NOT A BILL

Forwarding Service Requested

Jane Doe
1234 Main St
Anytown, USA 55555

CLAIMS CUSTOMER SERVICE
802.541.0444 800.847.8283
24 HOUR AUTOMATED CLAIM INFO
852.541.0444 888.769.2100

Customer Service Information

Group Name:
Group #: >15
Division:
Draft Ref #:
Insured:
Insured ID:
Patient:
Patient Acct # >16
Prepared On: 17
Benefit Year:
Provider:
Provider TIN: >18

19 Claim #: Patient: Provider: Patient #:

2 Treatment Date	3 Procedure/Revenue Code	4 Billed Amount	5 Provider Discount	6 Ineligible Amount	7 Reason Code	8 Applied to Copay	9 Applied to Deductible	10 Paid At	11 Other Payment	12 Payment Amount	13 Patient's Responsibility
08/29/15-08/29/15	89213 /	\$70.00	\$7.00	\$0.00	a	\$0.00	\$25.00	100%	\$0.00	\$38.00	\$25.00
08/29/15-08/29/15	81025 /	\$10.00	\$1.00	\$0.00	a	\$0.00	\$0.00	90%	\$0.00	\$8.10	\$0.90
08/29/15-08/29/15	87210 /	\$10.00	\$3.00	\$0.00	a	\$0.00	\$0.00	90%	\$0.00	\$6.30	\$0.70
14 Column Totals		\$90.00	\$11.00	\$0.00		\$0.00	\$25.00		\$0.00	\$52.40	\$26.60

Other Insurance Credits: \$0.00
Total Payment Amount: \$52.40
Patient's Responsibility: \$26.60

20 Accumulators: Family In Network Deductible: \$200.00 of \$200.00; Individual In Network Deductible: \$0 of \$100.00; Satisfied: 2015; Claim Year: 2015

21 Payment Details: Description: Family In Network Deductible; Satisfied: \$200.00 of \$200.00; Claim Year: 2015; Paid To: 2015; Check #: ; Amount: ;

22 Reason Code Description: a. Provider discount through AETNA PPO. Patient not responsible for this amount.

This claim was processed in accordance with the group health plan described in your Evidence of Insurance and Schedule of Benefits. If your claim was denied (in whole or in part), the decision to deny your claim was based on the Medical Benefits and/or Plan Exclusion section(s) of the Plan because the benefits requested are not covered by the Plan and this document serves as notice of an adverse benefit determination. (Please refer to the reason(s) provided for additional information.)

If you think this determination was made in error, you have the right to appeal (see the back of this page for information about your appeal rights). If you are enrolled in an ERISA-governed plan and your appeal is denied and all levels of review have been exhausted, you have the right to bring a civil action under ERISA 502(a). (To determine whether your health plan is an ERISA-governed plan, please refer to your Certificate.)

You Should Know: This notice is NOT a bill. The amount identified as patient responsibility may have already been paid to the provider at the time of service or you may have paid a different amount at that time. Please contact your provider with any billing questions.

The following language is required by law and is for informational purposes only. This language is intended to assist those plan participants who may not speak English as their predominant language.

SPANISH (Español): Para obtener asistencia en español, por favor póngase en contacto con el número de teléfono que aparece arriba.
TAGALOG (Tagalog): Kung kailangan ng tulong sa Tagalog, mangyaring tumawag sa numero sa itaas.
CHINESE (中文): 需要中文帮助, 请拨打上面的号码与我们联系。
NAVJAO (Davao): Chikak-ah? mika'ta'ocow'og, ika' shocod'it'itakhi' bika'ah bea hane' e' binumber bika'igil' bish'i' hod'inh.

*23 and 24 on listed on back of EOB

Notes

Notes

