Here is a before-and-after look at a brochure I edited for Anthem Blue Cross.

BEFORE EDITS:



Your Explanation of Benfits helps track expenses

Congratulations, you've made a great call! Your plan benefits comes with much more than just brand name recognition. This expansive group of benefits allow you to see the provider of you choice, and not have to keep track of expenses. Be sure to consult your *Explanation of Benefits* (recieved monthly). This is a document that lists all the pertinant details of your recent medical visits.

When you get your Explanation of Benefits in the mail, look-out for the following:

- y Is your name, date of birth, and member ID correct?
- y Are the provider's name, location and date(s) of service correct?
- y Correct services are listed.
- y You were only billed for services that you received.
- y The correct plan name is listed

If you had questions about what you see on the document; we're available. Call Customer Service at 1-855-366-9637, TTY: 711, Monday – Friday, 8 a.m – 5 p.m. ET.

Your *Explanation of Benefit* not only tells you what your visits where, it tells you what you can expect to pay. See the chart on the next page for more details.

Types of Service	What you might expect to pay
Primary Care Provider Visit ¹	\$25 co-pay
Specialist visit, i.e. rheumatologist, cardiologist ect.	\$65 copay
LiveHealth Online visit ⁵	Complementary with your plan
Mind disorder service's.	No charge. ³
Routine dental exam/eye exam	\$10 copy/\$25 copay

Call our toll-free Member Services number: 1-855-366-9837, TTY:711, Monday-Friday,8a.m.-5p.m.,ET.

- 1 Primary Care Physicians are under no obligation to treat out of network members.
- 2 Non-contracted providers may charge higher.
- 3. Check your Evidence of Coverage for more details. 53rd party benefits provided through SilverSneakers

Remember, your Explanation of Benefits is your tool to track your health visits, your way.

AFTER EDITS:



Your Explanation of Benefits Helps Track Expenses

Congratulations, you've made a great call! Your plan benefits comes with much more than just brand name recognition. This expansive group of benefits allow you to see the provider of your choice without having to keep track of expenses. Be sure to consult your monthly *Explanation of Benefits*. This document lists the details of your recent medical visits.

When you get your Explanation of Benefits in the mail, check for the following:

- Is your name, date of birth, and member ID correct?
- Are the provider's name, location and date(s) of service correct?
- Are the correct services listed?
- Were you only billed for services that you received?
- Was the correct plan name listed?

If you have any questions, please call customer service at 1-855-366-9637, Monday – Friday, 8 a.m. – 5 p.m., ET.

Your Explanation of Benefits keeps track of visits as well as what you are expected to pay. Please refer to the chart for further details.

Types of Service	What you might expect to pay
Primary Care Provider Visit	\$25 copay
Specialist visit (i.e. rheumatologist, cardiologist, etc.)	\$65 copay
LiveHealth Online visit	Complementary with your plan
Psychiatric services	No charge
Routine dental/eye exam	\$10/\$25 copay

Call our toll-free Member Services at: 1-855-366-9837, Monday-Friday, 8 a.m.-5 p.m., ET.



- Primary care physicians are under no obligation to treat out-of-network members.
- Non-contracted providers may charge higher fees
- Check your Evidence of Coverage for more details
- Third party benefits are provided through SilverSneakers

Your Explanation of Benefits is your tool to track your doctor visits and to know what to expect.