



**STATEMENT PERIOD**

November 1, 2011 - November 30, 2011

**PROFILE**

**Subscriber** Joan Subscriber

**Subscriber ID** 123456789

**Members Covered**

Joan Subscriber

<sup>1</sup>  
JOAN SUBSCRIBER  
123 MAIN STREET  
ANYTOWN, NY 12345

**HEALTH STATEMENT**

**Benefits for In-Network Services**

**Benefit Period** January 1, 2011 - December 31, 2011

**Copayments and Coinsurance**

Office Visit - PCP	\$0.00
Office Visit - Specialist	\$0.00
Coinsurance	0%

**Deductible**

Subscriber	Not Applicable
Family	Not Applicable

**Out-of-Pocket Maximum**

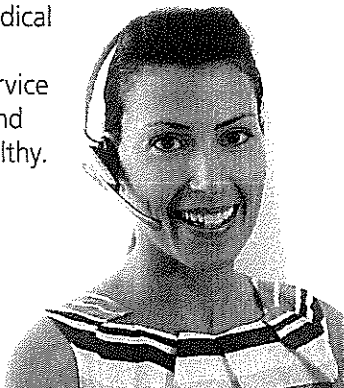
Subscriber	Not Applicable
Family	Not Applicable

Refer to your benefits information for details on out-of-network benefits

**Talk with a Health Coach – Free!**

Have a question about a medical condition or health issue? Health Coaching is a free service available 24/7 to help you and your family get and stay healthy.

**Call 1-800-348-9786**



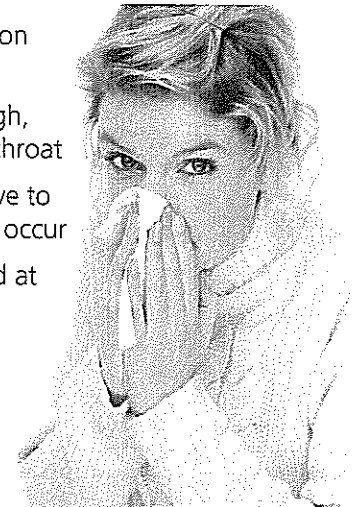
Write Excellus BlueCross BlueShield, P.O. Box 22999, Rochester, NY 14692

**THIS IS NOT A BILL**

This summary information is for claims processed for all members covered under the Subscriber ID indicated above.

**Flu Awareness**

- Influenza, or “flu,” is a viral infection that comes on suddenly.
- Symptoms include high fever, cough, runny nose, body aches and sore throat
- Most people recover from flu in five to seven days, but complications can occur
- Flu symptoms can often be treated at home by resting, drinking plenty of fluids, and taking a fever-reducing medicine
- It’s never too late to vaccinate. If you haven’t had your flu shot yet, talk to your doctor.



**Monthly Health Tips**

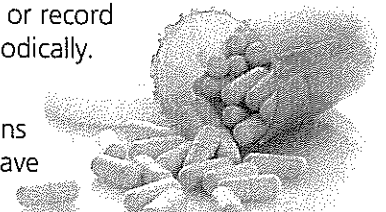
Easy Ways to use medications safely:

**Remember your meds** - Always take your medications as directed by your doctor.

**Don’t skip!** - If you forget a dose, you may be able to take it as soon as you remember - but each medication is different, so talk to your doctor.

**Keep a diary** - A good way to keep on top of your medications is to keep a diary or record and review it with your doctor periodically.

**Sharing is not caring** - It can be dangerous to share your medications with others or to take drugs that have not been prescribed for you.



Customer Service 1-800-683-3781



Year To Date

**Claim Activity for Joan Subscriber**

Relationship to Subscriber: Subscriber					MEMBER RESPONSIBILITY			
Totals - Claims Processed during:	Provider Charged	Allowed	Other Insurance	Paid	Not Covered	Deductible	Copay	Coinsurance
November	\$927.77	\$308.95	\$10.00	\$308.95	\$0.00	\$0.00	\$0.00	\$0.00
<b>This Plan Year</b>	<b>\$927.77</b>	<b>\$308.95</b>	<b>\$10.00</b>	<b>\$308.95</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



Medical Services

**Claim Activity for Joan Subscriber**

Relationship to Subscriber: Subscriber

**Claim Number** 999999999999 **Provider May Bill You:** \$0.00  
**Provider** Smith, Dr. J. (In-network)

Claim Level Explanation						MEMBER RESPONSIBILITY				Remarks
Date(s) of Service	Description of Service	Provider Charged	Allowed	Other Insurance	Paid	Not Covered	Deductible	Copay	Coinsurance	Remarks
09/09/2011 - 09/09/2011	Routine Service	\$134.00	\$62.93	\$10.00	\$62.93	\$0.00	\$0.00	\$0.00	\$0.00	
09/09/2011 - 09/09/2011	Immunization	\$159.00	\$55.13	\$0.00	\$55.13	\$0.00	\$0.00	\$0.00	\$0.00	
09/09/2011 - 09/09/2011	Immunization	\$24.00	\$17.81	\$0.00	\$17.81	\$0.00	\$0.00	\$0.00	\$0.00	
09/09/2011 - 09/09/2011	Immunization	\$44.00	\$16.79	\$0.00	\$16.79	\$0.00	\$0.00	\$0.00	\$0.00	
09/09/2011 - 09/09/2011	Immunization	\$103.00	\$87.96	\$0.00	\$87.96	\$0.00	\$0.00	\$0.00	\$0.00	
09/09/2011 - 09/09/2011	Immunization	\$34.00	\$9.05	\$0.00	\$9.05	\$0.00	\$0.00	\$0.00	\$0.00	
<b>Totals</b>		<b>\$498.00</b>	<b>\$249.67</b>	<b>\$10.00</b>	<b>\$249.67</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	



Medical Services

**Claim Activity for Joan Subscriber**

Relationship to Subscriber: Subscriber

**Claim Number** 999999999999 **Provider May Bill You:** \$0.00  
**Provider** Smith, Dr. J. (In-network)

Claim Level Explanation						MEMBER RESPONSIBILITY				Remarks
Date(s) of Service	Description of Service	Provider Charged	Allowed	Other Insurance	Paid	Not Covered	Deductible	Copay	Coinsurance	Remarks
11/13/2011 - 11/13/2011	Laboratory	\$196.14	\$27.19	\$0.00	\$27.19	\$0.00	\$0.00	\$0.00	\$0.00	
11/13/2011 - 11/13/2011	Laboratory	\$196.14	\$27.19	\$0.00	\$27.19	\$0.00	\$0.00	\$0.00	\$0.00	
11/13/2011 - 11/13/2011	Laboratory	\$37.49	\$4.90	\$0.00	\$4.90	\$0.00	\$0.00	\$0.00	\$0.00	
<b>Totals</b>		<b>\$429.77</b>	<b>\$59.28</b>	<b>\$0.00</b>	<b>\$59.28</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	



## Definitions

Here are a few definitions of frequently used health care terms for your convenience.



**Copay** - A dollar amount due at the time you receive certain services. A typical example would be an office visit copay due when visiting your physician's office for treatment.

**Allowed Amount** - The maximum amount your health plan will pay for a specific service. In-network providers agree to accept the allowed amount as payment in full.

**Coinsurance** - A cost-sharing method that requires you pay a portion of the allowed amount for certain medical services.

**Deductible** - A set dollar amount you pay for covered services you receive before your insurer will make a payment.

**Out-of-pocket limit** - An annual limitation on cost-sharing for which members are responsible under a health insurance plan, as described more fully in the member's specific benefit plan. This limit does not apply to premiums, balance billed charges from out-of-network health care providers, or services that are not covered by the plan.

### **Suspect Claims Fraud?**

Join the fight against health care fraud. If you suspect fraud is occurring, such as false or altered claims being submitted or services being billed which were not provided, call the Special Investigations Unit Hotline at 1 (800) 378-8024. All calls will be kept confidential.