

How a Bill Becomes a Claim...In Network

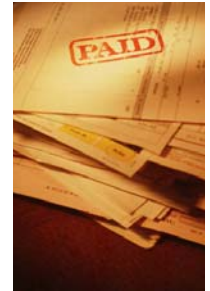


PATIENT PAYMENT



PROVIDER

Patient receives treatment. Doctor sends bill to insurance company (address on back of the patient's health plan ID card).



BILL



PATIENT

Patient pays doctor's office for copayments, deductibles, and/or co-insurance that he or she is responsible for.



INSURANCE COMPANY PAYMENT



NETWORK

Appropriate discount for using an in-network provider is applied.



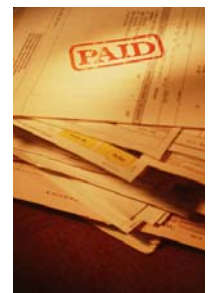
EXPLANATION OF BENEFITS

Insurance company sends summary of provider charges and insurance company payments to patient.



INSURANCE COMPANY

Patient's and insurance company's payment responsibilities are calculated.



BILL