Understanding your Explanation of Benefits (EOB)

Keep this handy guide for future use. It shows you what the sections of your EOB look like. Your monthly EOB shows all your claim activity from the month before.

Personal information

- Your name and address
- Member ID number as shown on your ID card
- Contact information for Aetna

It's helpful to have this information handy if you need to contact us or use our online tools.

Payments we sent

This includes detailed information of any payments made for the claims on the EOB.

Claim details

- Services you received
- Date you received them
- Amount the provider billed the plan
- Amount the plan approved
- Plan's share
- Your share

Wait to get a bill from your provider before you pay anything. Make sure to get the claim number from the EOB if you want to ask us about the charges.

Details for claims processed in January 2017

Remember, this report is NOT A BILL. If you have not already paid the amount shown for "Your share", wait until you get a bill from the provider. If you get a bill that is higher than the amount shown for "Your share", call us at Member Services (phone numbers are on first page).

<table>
<thead>
<tr>
<th>Description and Date of Service</th>
<th>Amount the provider billed the plan</th>
<th>Total cost (amount the plan approved)</th>
<th>Notes</th>
<th>Plan's share</th>
<th>Your share</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDICAL - INPATIENT on 1/18/17 121</td>
<td>$6,360.00</td>
<td>$6,320.05</td>
<td>0001 0002 0003 0004 0006</td>
<td>$4,596.25</td>
<td>$630.00</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td></td>
<td>You pay 10% of the total amount for services from an in-network provider. You pay a $425.00 in-network deductible for this service or item.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OUTPATIENT CHARGE on 1/18/17 250</td>
<td>$125.86</td>
<td>$0.00</td>
<td>0006</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>LABORATORY on 1/18/17 301</td>
<td>$2,235.00</td>
<td>$0.00</td>
<td>0006</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
Totals
This shows the total for both the month and your benefit year.

<table>
<thead>
<tr>
<th>Totals for medical and hospital claims</th>
<th>Amount the provider billed the plan</th>
<th>Total cost (amount the plan approved)</th>
<th>Plan's share</th>
<th>Your share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totals for this month for claims processed 1/1/17 - 12/31/17</td>
<td>$27,013.86</td>
<td>$5,320.05</td>
<td>$4,596.25</td>
<td>$630.00</td>
</tr>
<tr>
<td>Totals for 2017 for claims processed 1/1/17 - 12/31/17</td>
<td>$27,013.86</td>
<td>$5,320.05</td>
<td>$4,596.25</td>
<td>$630.00</td>
</tr>
</tbody>
</table>

Yearly limits
- Explains your yearly limits
- Tells you about your out-of-pocket costs and deductibles

If you have any questions about your EOB, just call Member Services at the number on your ID card, Monday through Friday, 8 a.m. to 6 p.m. all time zones. You can also view, print or download your EOB and other documents anytime at aetnaretireeplans.com.

Want to stop the paper? It’s easy. Simply log in to your secure member website at aetnaretireeplans.com and go to “Your Profile." Then give us your email address and choose your paper-saving preferences.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.