When a claim is filed under your Cigna Medicare Surround® indemnity medical benefits plan, you get an explanation of benefits (EOB).
Because we know health care expenses can be confusing, we've simplified the language and summarized the most important information about the claim.
This amount includes the Medicare paid amount which you do not owe (refer to the other insurance amount), the Medicare disallowed amount which you do not owe. It also includes amounts you may owe that are not covered by your plan.

This amount paid by your plan

This is the total amount paid by Medicare.

The amount you owe includes any deductible, coinsurance or care not covered by your plan.

The Summary page gives an overview of how your benefits are working for you. Quickly see what was submitted, what’s been paid and what you owe.

The dollar amount and percentage Cigna paid on the covered amount.

This is the amount you owe based on your plan. It is a percentage of the covered amount after applying a deductible or copay. For example, if your Cigna plan covers 50% of the covered amount, you owe the remaining 50%.

Explanation of benefits

for a claim received for YOUR NAME, Reference # 1234567891234

Summary of a claim for services on August 5, 2015

for services provided by DR. JOHN WELLBEING

Amount billed $250.00

This was the amount that was billed for your visit on 08/05/2015.

Amount not covered $213.14

This is the portion of your bill that’s not covered by your Cigna plan. You may or may not need to pay the amount. See the Notes section on the following pages for more information.

What my plan paid $36.86

Your plan paid $36.86 to DR. JOHN WELLBEING on 08/19/2015.

Other insurance $50.00

$47.43 was paid by other insurance coverage.

What I owe $68.43

This is the amount you owe after your discount, your plan paid, and any deductible, copay paid for this service. The dollar amount and percentage Cigna paid on the covered amount.

Cigna paid on the covered amount.

This amount is called coinsurance.

The dollar amount and percentage Medicare paid on the covered amount.

This is the amount Medicare paid on the covered amount.

The dollar amount and percentage other insurance paid on the covered amount.

This is the amount other insurance paid on the covered amount.

The dollar amount and percentage you paid on the covered amount.

This is the amount you paid on the covered amount.