

## Maximum Reimbursable Charge

# Understanding your out-of-network claims

### Staying in-network: a cost-effective option

When you receive in-network care, your doctor and CIGNA have already agreed on a fee that will be covered under your plan, so payment is not limited to the maximum reimbursable charge.

### Out-of-network care

Under your plan, you can visit doctors and other health care professionals who do not participate in the CIGNA network.

When you receive non-emergency, out-of-network medical care, it's important to remember three things:

- Your share of the costs (e.g. coinsurance and deductibles) will be *higher* compared with what you'd pay for in-network care.
- You'll also be responsible for all charges above the maximum reimbursable charge.
- Any amount above the maximum reimbursable charge does not apply to your out-of-pocket maximum or deductibles.

### What is a maximum reimbursable charge?

When you receive out-of-network medical care from a non-participating doctor or other health care professional, there's a limit to the amount of money that will be reimbursed. For example, your doctor might charge \$100 for treatment, but the most your plan will pay is \$80. This amount is called the maximum reimbursable charge.

### How is a maximum reimbursable charge determined?

A maximum reimbursable charge is determined in one of two ways:

1. Using a percentage of the Medicare reimbursement fee schedule.
2. For some covered services, a Medicare reimbursement schedule is not available. In these cases, the maximum reimbursable charge is based on what other doctors in your area typically charge for the same service.

### What if my doctor charges more than the maximum reimbursable charge?

When you or your doctor files a medical claim that exceeds the maximum reimbursable charge:

- You are responsible for paying any charges *above* the maximum reimbursable amount. These charges don't apply to your out-of-pocket maximum or deductibles.
- Your costs for out-of-network covered services could be high.

### Know before you go

It makes sense to plan ahead. If you'd like to know *in advance* whether a proposed charge is within the CIGNA maximum reimbursable amount, call the toll-free number on the back of your ID Card. Please make sure you have the following information when you call:

1. The doctor's name and tax ID number
2. The place of service (zip code)
3. The doctor's procedure code

### If you choose out-of-network care...

**Know your coverage.** Make sure you understand the details of your plan, including your deductible and coinsurance.

**Know what you may be required to pay.** Even a simple trip to the doctor's office can cost you hundreds of dollars. Ask the doctor or facility about their billed charges for the services you may need.

**Ask if price is negotiable.** Many doctors and hospitals offer discounts on their services. Ask if they're willing to negotiate the charges. Think about getting a second opinion and another price.

**Consider payment alternatives.** Ask if the doctor or facility is willing to work out a payment schedule with you. If you have a Flexible Spending Account or a Health Savings Account, apply that money toward out-of-network expenses.

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