What is Smart EOB?

Smart EOB was designed so you can see all your medical and prescription data from the traditional EOB, but in a way that's easy to read and understand. Your Smart EOB combines the detail of the traditional EOB with SmartSummary's personalized health messaging and budgeting information. Use your Smart EOB as a record of your healthcare and to talk to your doctor about your health screenings and medicines. You can save it for tax purposes. You also can use it to compare with your doctor bills to make sure your doctor charged the correct amount.

When will I receive Smart EOB?

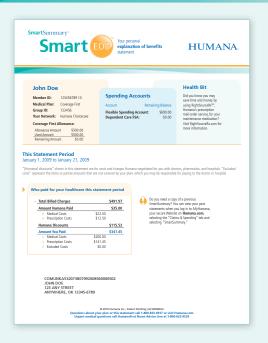
You will receive a Smart EOB statement every 21 days when you have a medical claim. Every 100 days, you will receive a Special Edition Smart EOB statement even if you haven't had a claim in the last month. This Special Edition Smart EOB will include your Personal Health Record, Spending Account information, and occasionally a full page component containing personalized health and well-being information.

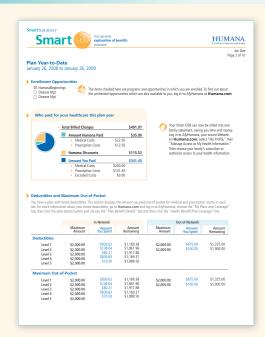
What's in Smart EOB?

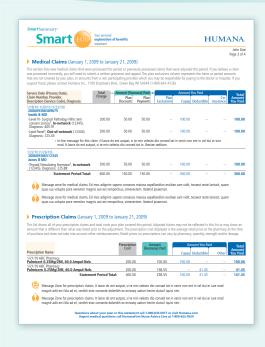
- Statement period total dollars you've spent
- Plan year-to-date total dollars you've spent this year
- Deductibles and Maximum Out of Pocket information
- Detailed list of medical claims
- Detailed list of prescriptions you filled
- Portable Health Record
- Highly personalized, actionable messaging



What's on each page







Cover

Two dynamic message zones to give you plan and health information specific to you.

Clear view of who paid what: You can easily see what you paid and what Humana paid for the current statement period (last 21 days).

Plan page

Plan Understanding: You can learn how your plan works and what you have spent toward your deductible.

Clear view of who paid what for the entire plan year.

Special Edition statements will display current Healthcare Spending Account balances as well as transaction details.

Claims Pages

Medical Services Detail

- Claim number, service and process dates, provider, description, service and diagnosis codes to help you understand exactly what services were billed.
- The Total Amount You Paid column represents your responsibility for the claim after plan discounts and payments.
- The Statement Period Totals section shows the cumulative totals for all claims for the statement period.

Prescription Claims

- Detailed list of all prescriptions you filled during the statement period.
- Discounted cost that Humana negotiated for each prescription.
- Helpful messages about lower costs and resources available to you.



Portable Health Record

The Portable Health Record (PHR), which appears on Special Edition statements, lets you carry your medical and prescription information with you to various places, like doctor visits or vacations. In the PHR, Prescription medicines are highlighted in an easy to understand way that includes pictures of each medicine you're taking.