

Getting to know SmartSummary®

What is SmartSummary?

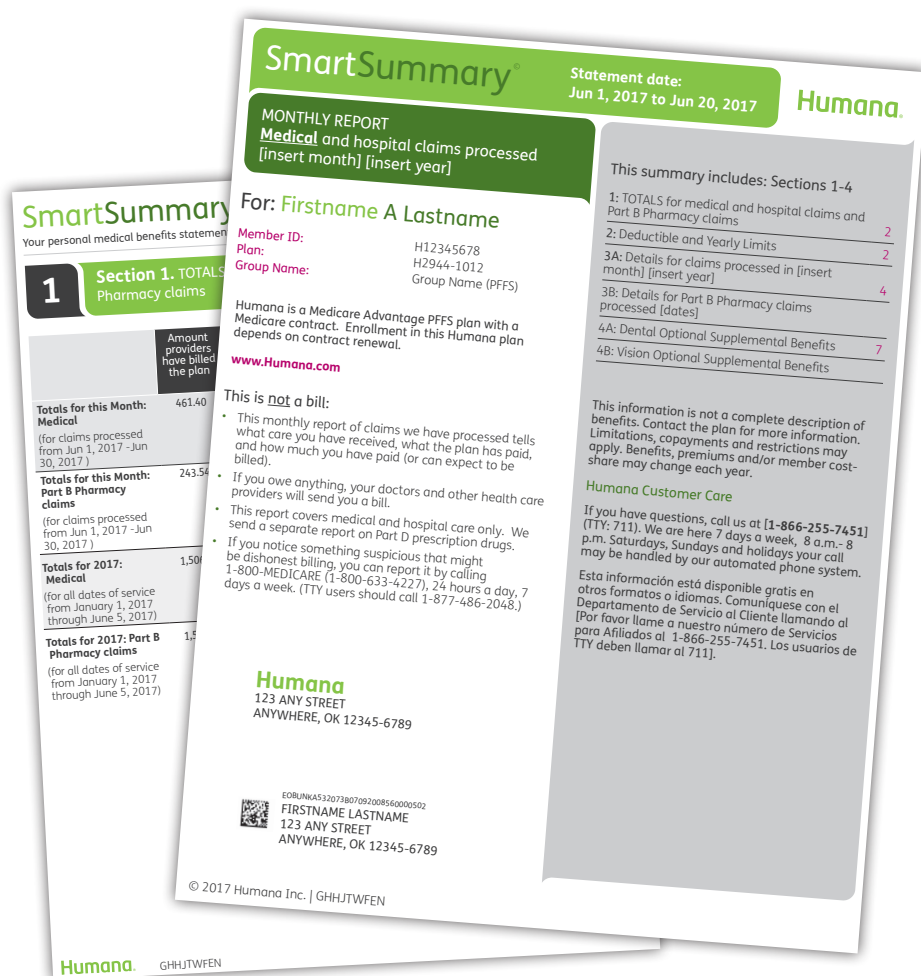
SmartSummary was designed so you can see all your medical data from the traditional EOB, but in a way that's easy to read and understand. Use your SmartSummary as a record of your healthcare and to talk to your doctor about your health screenings and medicines. You can save it for tax purposes. You also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

When will I receive SmartSummary?

You will receive a SmartSummary statement once a month if you have a medical claim that month. This statement will include any medical claims you've had in the time period since your last statement. Periodically you will receive a full page component containing personalized health and well-being information.

What's in SmartSummary?

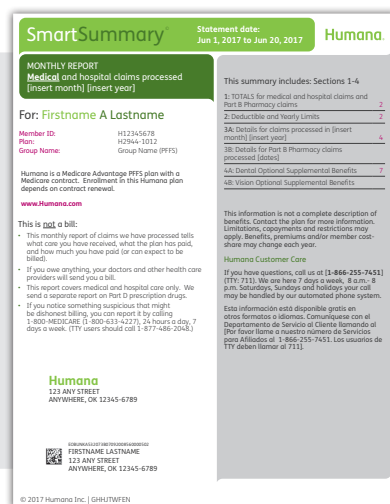
- Monthly total dollars you've spent
- Plan year-to-date total dollars you've spent this year
- Deductibles and Yearly Limits
- Detailed list of medical claims
- Highly personalized, actionable messaging



What's on each page

Cover

- ⇒ Statement date
- ⇒ Member identification information
- ⇒ Table of Contents
- ⇒ Contact information



The cover page of the SmartSummary report. It includes the title 'SmartSummary' and 'Statement date: Jun 1, 2017 to Jun 30, 2017'. Below this is a table of contents with sections 1 through 4. The member information section shows 'For: Firstname A Lastname', 'Member ID: H12345678', and 'Group Name: H12345678'. It also includes a disclaimer about the report's purpose and a contact information section for Humana.

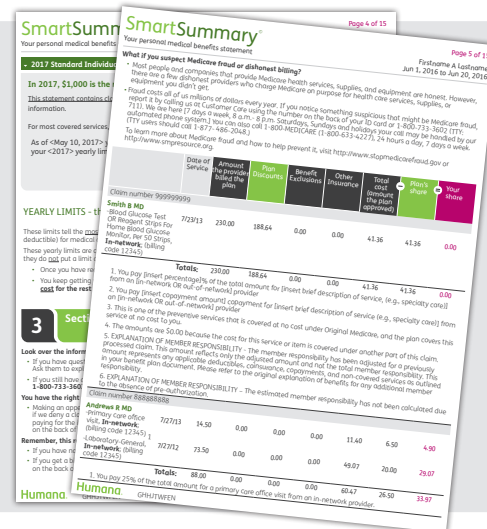
Plan page

- ⇒ 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



Claims Pages

- ⇒ Medical Services Detail
- Claim number, service date, provider, description, and service and diagnosis codes to help you understand exactly what services were billed
- The Your Share column represents your responsibility for the claim after plan discounts and payments



The claims page of the SmartSummary report. It shows a table of claims with columns for 'Date of service', 'Amount billed to plan', 'Plan discounts', 'Benefits Estimated', 'Other Insurance', 'Total allowed (by plan approved)', and 'Your share'. The table includes a summary row for 'Totals' and a 'Your share' column. The page includes a disclaimer about the report's purpose and a contact information section for Humana.

Date of service	Amount billed to plan	Plan discounts	Benefits Estimated	Other Insurance	Total allowed (by plan approved)	Your share
7/23/13	230.00	188.64	0.00	0.00	41.36	0.00
Totals	230.00	188.64	0.00	0.00	41.36	0.00