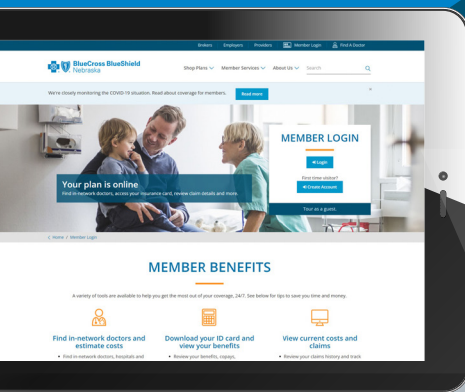


DID YOU KNOW

that Blue Cross and Blue Shield of Nebraska negotiates with in-network providers on your behalf to make health care more affordable? This means you will never pay more than the negotiated amount for any service covered by your health plan.



Your online member account

To see your deductible and out-of-pocket balances, find in-network doctors, pharmacies and clinics, log into your online member account at myNebraskaBlue.com.

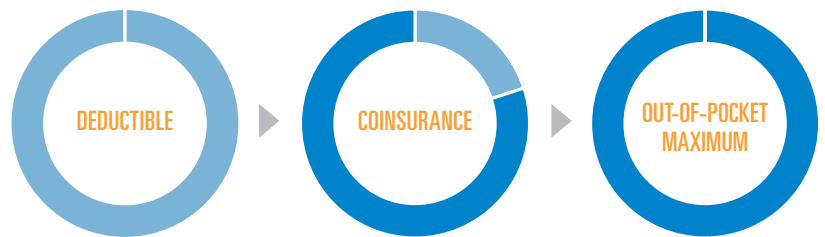
Registering for your online member account allows you to:

- ➔ View benefits including deductible and out-of-pocket totals
- ➔ See claims information
- ➔ Find in-network providers
- ➔ And more



Visit myNebraskaBlue.com to get started!

Understanding your Blue Cross and Blue Shield of Nebraska health plan



You Pay

Until you meet your deductible each plan year, you pay 100% of the negotiated amounts of your doctor and hospital bills.

We Both Pay

Once you meet your deductible, your health plan shares the costs with you until you meet your out-of-pocket maximum.

We Pay

Once you meet your out-of-pocket maximum, your health plan pays all covered expenses for the rest of the plan year.

If your health plan has copays for certain covered services, they will apply until your out-of-pocket maximum has been reached.

➔ Don't forget that your preventive services are covered at **no cost** to you.

When a claim is processed through Blue Cross and Blue Shield of Nebraska (BCBSNE), you will receive an Explanation of Benefits (EOB). This is your personal record of what we paid and what you may still owe to your doctor or facility.

Here's how to read your **EOB**:

Date of Care and Care Received	Charged by Provider	Network Discount	Paid by BCBSNE	Previously Processed	Your Responsibility to the Provider				
					Not Covered	Copay	Deductible	Coinsurance	You Owe
03/05/22 Office medical care	178.00	20.00	30.85	0.00	0.00	0.00	127.15	0.00	127.15
03/05/22 Office medical care	50.00	10.00	30.08	0.00	0.00	0.00	9.92	0.00	9.92
					Your responsibility is \$137.07				

This shows what BCBSNE paid

This section shows what you may owe your doctor or facility

Please note, an EOB is not a bill. You will receive a billing statement from your doctor or facility.

➔ **TIP:** Sign up for electronic EOBs to get your information faster.