# PLAN ACTIVITY STATEMENT

A COMBINED EOB/EOP





Highmark offers a suite of decision-making tools that help members get the most value from their health plans and providers. Our Transparency Tools provide understandable cost and quality information so members can make smart decisions about their health care and spending. Simple to use and easily accessible, our Transparency Tools support innovative benefit designs that can help you achieve your cost-reduction, health-improvement strategy.

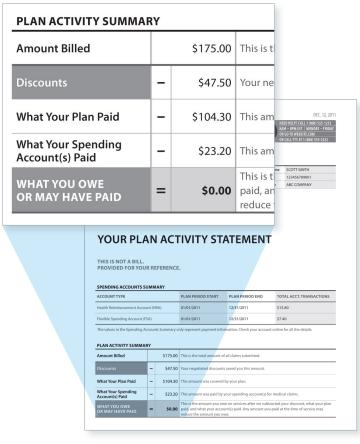
# **EOB AND EOP DETAILS IN ONE STATEMENT**

The Plan Activity Statement consolidates the claims information in the Explanation of Benefits (EOB) with the spending account activity in the Explanation of Payment (EOP) into a single, user-friendly statement. This new document will be available to members who are enrolled in a Highmark medical product and a Highmark Spending Account, including:

- · Health Savings Accounts (HSAs)
- Health Reimbursement Accounts (HRAs)
- Medical Flexible Spending Accounts (FSAs)

### **GREATER INSIGHT ON UTILIZATION AND SPENDING**

The Plan Activity Statement captures multiple processed medical claims and spending account transactions in one document, replacing the separate statements that can arrive over a period of days or weeks. This gives members a clear, comprehensive view of what services have been performed, what they cost, what has been paid, and the amount they may owe. Plus members receive less mail, yet still get the information they need.

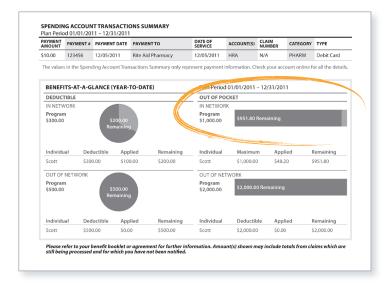


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## **EASY TO READ AND UNDERSTAND**

Now members won't have to decipher insurance jargon and perform complex math calculations to figure out what has been paid and what may be owed. The Plan Activity Statement is written using simple language with clear explanations of claims payments and Health Spending Account charges, helping members to become more informed health care consumers. The combined statement also helps members plan for future FSA and HSA contributions.



### **CONVENIENT STATEMENT FORMATS**

The Plan Activity Statement will be produced on an extended cycle rather than on a daily cycle. Members who receive printed copies of their EOBs and EOPs will be mailed paper versions of the Plan Activity Statement. The new statement is also available online as a .pdf via member websites, and can be viewed on smart phones using a web browser.

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Help manage quality and costs. Promote Transparency Tools to your members.

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