

## Deductibles, coinsurance and copays – oh my!

Does trying to understand your health care benefits give you the heebie jeebies?

**We hear ya.**  
**That's why we're excited to tell you about**  
**"The Basics of Health Insurance eTutorial."**

You should feel confident when it comes to using your health care benefits. And understand the coverage you're entitled to. That way you'll be able to get the most out of your benefits. So to help you feel that way, we've created "The Basics of Health Insurance eTutorial," a new online guide that'll explain your health care plan to you – in a really fun and interactive way.

**Here are just some of the things you can learn about:**

- Why regular checkups and tests are important and how they're covered
- What deductible, coinsurance, copays and all that insurance gobbledegook really mean
- What happens when you need to see a doctor and how that whole in-network and out-of-network thing can make a big difference in what you end up paying out of your pocket
- How claims are approved and paid
- Just what that "Explanation of Benefits" statement you get in the mail really is and how to actually make sense of it before you toss it in the round file

### How to get started with "The Basics of Health Insurance"

All you need to do is go to [anthem.com/basics](http://anthem.com/basics). Then sit back and get ready to learn and have fun, all at the same time.

