

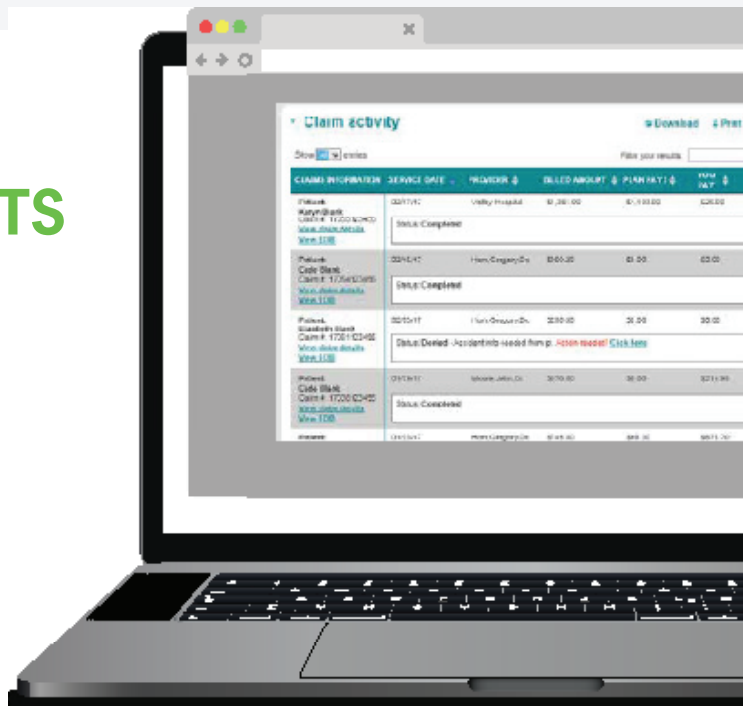
YOU DON'T NEED A PHD TO UNDERSTAND YOUR BENEFITS

We've made it easy to find the top things people want to know. Go to myGilsbar.com, select "View Medical Claims" then click Benefits & Coverage from myMenu to learn:

- What health care services are covered?
- What's the cost difference between an in-network & out-of-network service?
- What's your deductible, and are you close to reaching it?
- Is there a co-payment for your office visit? If so, how much?

DID YOUR DOG EAT YOUR ID CARD?

No worries. It's easy to get a replacement online. Just click "ID Card" from myMenu to see a copy of your card. With a couple more clicks you can have a new card mailed to your home. No time to wait? Print a temporary copy from our desktop site. Or, use your smart phone to view your ID card or fax a copy to your doctor's office.



WITH A SINGLE CLICK, TRACK ALL YOUR CLAIMS.

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, click view claim details or view EOB. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure e-mail any time you have a new EOB. If you're not ready to give up paper completely, you can print out copies from our claims center.

DON'T BE SURPRISED BY UNEXPECTED COSTS

- Know the price you'll pay ahead of time. Search treatments or procedures in the "Health Cost Estimator".
- Get your in-network discount. "Use Find a Provider" to look up doctors and facilities near you.

HELPFUL LINKS

Choose "Health Center" from the myMenu and select the tile shortcuts that interest you.

- Online health information: up-to-date and ad-free
- Our top picks for healthy eating and exercise
- Free tools, apps and calculators

