



The Care Cost Estimator

Estimate your costs before you get care

Help keep your health care expenses under control by planning ahead! The online Care Cost Estimator on ibxpress.com helps you compare costs and shop for the best quality and value, just like you would for other important purchases.

Why spend more than you have to?

Due to factors like where you get care for covered services, the cost of procedures such as common surgeries, X-rays, and MRIs can vary. For example, a simple X-ray can cost twice as much at a hospital than at a local imaging center. And, the more your health care services cost, the more you could be responsible for paying out of your own pocket. Our Care Cost Estimator makes it easy to compare your estimated costs on over 1,300 common surgeries, laboratory tests, and procedures, at different doctors, hospitals, and medical facilities, helping you make the right choice for your health and budget.

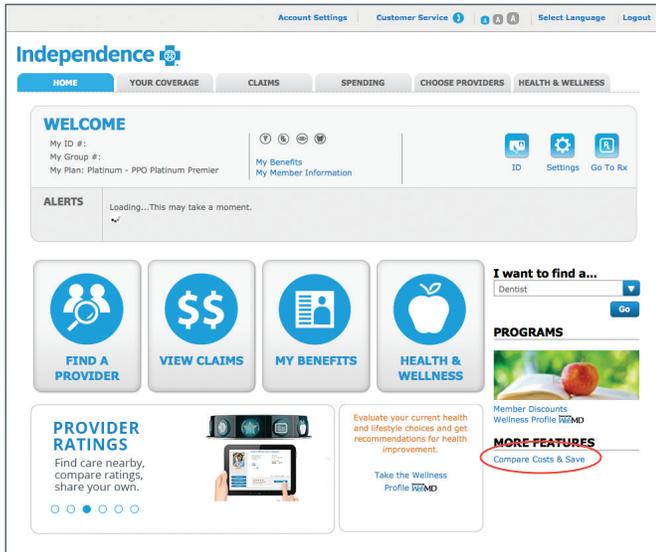
**Make smart choices about
your health and finances!**

Log in to www.ibxpress.com and
try the Care Cost Estimator today.

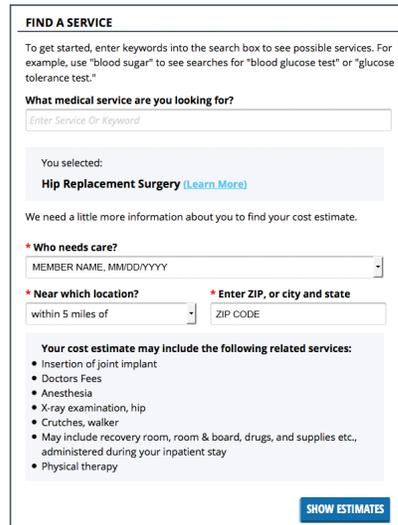


How the Care Cost Estimator works

1. Visit ibxpress.com and log into your member account. Click on the "Care Cost Estimator" option under More Features.



2. Answer a few simple questions about your type of visit and care needed using the drop-down menus provided. Next, click on the Show Estimate button, and you'll get a list of results that fit your search criteria.



3. Compare your options to see estimates of your out-of-pocket costs for the procedure or service at different providers or facilities. You can also check out the average high and low costs for the service in your area, as well as the related services, such as anesthesia, recovery room, doctors' fees, medications, and supplies. Click on any results for a detailed explanation of how your cost estimate was calculated. Starting with the total procedure cost, the Care Cost Estimator figures in the amounts you're currently responsible for, such as remaining deductible, copays and coinsurance, and benefit maximums your plan may set for particular procedures.

4. Quality counts, too! In addition to the cost estimate, check on the hospital's ratings on various procedures, as well as comments and patient reviews.

