

How to Read an Insurance Card



+ Provider

1	Subscriber Name JOHN DOE	Group ID 3095923	4
2	Subscriber ID TDR402938716	RxBIN 005698	5
3	Members JANE LAUREN	In / Out Of Network PCP/Specialist 0% / 20% Urgent Care 50% / 75% Emergency Room 70% / 85% Prescriptions \$5 / \$35 / \$70	6 7

1 Subscriber
The person who has the insurance policy.

2 Policy Number
The number for the policy. It is also called the Subscriber ID.

3 Members
All the people who are covered by this policy.

4 Group Number
The number that tells what employer or group you get the insurance from.

5 RxBIN Number
The number used to get prescription information to the right insurance.

6 Out-of-Pocket Costs
The amount you pay for health care services when you get care. This can be a total amount or a percentage (for example, you need to pay 10% of the bill).

7 Prescription Coverage
Tells what prescription medicines are covered. And what you pay by tier (often generic, brand name, and high cost).