

## Insurance Use and Explanation of Benefits Letter

Your healthcare provider has ordered testing from SpectraCell Laboratories as part of your diagnostic plan. SpectraCell offers a Preferred Pre-Payment billing option for patients with private or commercial health insurance. A pre-payment must always be submitted with your blood sample. In order to avoid additional fees for testing, please be aware of the following policies regarding Preferred Pre-payment:

- Your pre-payment is due in full at the time of your blood draw. We accept all major credit cards and checks.
- You are required to include front and back copies of your insurance card along with your pre-payment.
- After SpectraCell submits a claim to your insurance company, you will receive an **EOB (Explanation of Benefits)** from your insurance provider by mail. **This is NOT a bill.** If the insurance company denies some or all of the claim (as in the case of Kaiser), no further bills are due. You do not have to take action unless you use **Blue Cross Blue Shield**, which requires you to send a copy of the EOB to SpectraCell (see contact information below).
- If your insurance company sends you a check for payment of our testing services, which happens often if you are using **BLUE CROSS BLUE SHIELD**, you are obligated to immediately sign the check over to SpectraCell and forward the full payment to SpectraCell, along with the EOB if available (see contact information below).
- Your health care provider will receive results and schedule you for a follow-up assessment.

Your prompt attention will ensure that your account is appropriately credited. Thank you in advance for your assistance.

**Please mail your EOB and any checks from the Insurance Company you receive to:**

SpectraCell Laboratories, Inc.  
ATTN: Billing Department  
10401 Town Park Drive  
Houston, TX 77072  
Fax: 800-381-2034

You may also forward a copy of your EOB (PDF or digital photo) to [EOB@spectracell.com](mailto:EOB@spectracell.com)

If you have any questions regarding this policy, please contact our billing department at 800-227-5227 (ext. 1012) or via email at [EOB@spectracell.com](mailto:EOB@spectracell.com).