

Effective: February 2016



Corus[®] CAD Patient Cost Information



Corus[®] CAD

The Corus® CAD test is an easy-to-use blood test that can help your doctor safely assess the likelihood that you have a blockage in your heart, also known as obstructive coronary artery disease (CAD).* CardioDx® provides you with a team of specialists to help you with billing and insurance questions for the Corus CAD test.

Billing Process

- Once your doctor has ordered the Corus CAD test and we receive your blood sample, we will bill your insurance company for Corus CAD or bill you directly if no insurance information is provided
 - It is the patient's responsibility to be informed about his or her insurance policy and its benefits and coverage limits.*
- Once a claim has been submitted, you may receive an Explanation of Benefits (EOB) from your insurance company that will look similar to the one below. It may also be called a Summary of Payment, or Provider Claim Summary. This Explanation of Benefits is not a bill from CardioDx
 - The balance due shown on an EOB may not accurately reflect the amount you owe CardioDx, as it does not reflect adjustments to your account should you qualify for financial assistance
- If you have any financial responsibility for the Corus CAD test, you will receive a bill directly from CardioDx
 - You will receive a second bill if we do not receive payment on your account
 - If we do not receive payment within 30 days after the second statement you may be contacted to discuss available payment options
 - If we are billing your insurance company, they will require time to process your claim so it may be several weeks to months before you receive the first bill

EXPLANATION OF BENEFITS

Insurance Provider
123 Main Street
Anywhere, CA 92656

THIS IS NOT A BILL

Smith, Jane
123 Front Street
Cityscape, CA 92602

Date: 05/03/14

Member ID: 10382213

Member Name: Smith, Jane

Patient Account: 8446

Provider ID: 12345

Provider Name: Beck, Don

Claim #: 67889-44

Date of Service:	CPT Code:	Description:	Billed Amount:	Max Amount:	Deductible Amount:	Copay Amount:	Payment Amount:
xx-xx-xxxx	xxxx	xxxxxxx	\$xx.xx	\$xx.xx	\$xx.xx	\$xx.xx	\$xx.xx

Total Claim: \$XX.XX

Note: CardioDx reserves the right to change the program or program criteria at any time and without notice.

Patient Out-Of-Pocket Amounts

Medicare⁺

If you have Part B coverage through Medicare, there is no out-of-pocket cost to you. If you have Medicare Advantage[‡], your insurance policy may require that you are charged a co-pay or co-insurance. This amount will be determined by your insurance policy.

Commercial Insurance

Covered benefit

If Corus CAD is approved as a benefit and the claim is paid by your insurance plan, your out-of-pocket cost will be limited to your co-pay, co-insurance and/or deductible. This amount will be determined by your insurance policy.

Non-covered benefit

If Corus CAD is not yet approved as a benefit and the claim is not paid by your insurance plan, you will receive a statement for \$195 unless your state's laws require that you pay a different amount.

Self-Pay

If the test requisition form indicates that you are responsible for payment, your out-of-pocket cost will be our list cost of the test.

Financial Assistance

For those patients with financial hardship, we provide a program to assist with out-of-pocket costs for Corus CAD. Please call 1-866-941-4996, Option 1 to speak with one of our Patient Advocates who can give you more information about this program.

Health Savings Account (HSA) / Health Reimbursement Account (HRA)

CardioDx does not pursue payment from HSA/HRA health reimbursement accounts. However, sometimes payment is issued automatically when a claim is processed by your insurance company regardless of whether there is a policy for Corus CAD. This is especially important if you have a high deductible insurance plan.

- To determine if payments for laboratory services are automatically deducted from your HSA/HRA, contact your Human Resources Department or your insurance company
- Payments issued by your HSA/HRA will be applied as an insurance payment to the billed cost of the test. Refunds will not be made unless total payments exceed the billed charges

You will receive a bill from CardioDx if:

- Your cost for the Corus CAD test is \$195
- You have some financial responsibility for the test based on your insurance coverage; including co-pay, co-insurance or a remaining deductible amount
- You are paying for the test directly rather than submitting a claim to your insurance company
- You received a check from your insurance company and you did not forward it to CardioDx
- We are unable to submit a claim to your insurance company based on the information provided to us

Important

If your health insurance company sends a check directly to you instead of to CardioDx[®], Inc., please:



1

Sign

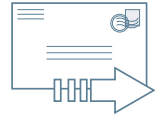
the back of the check



2

Write

“Pay to the order of
CardioDx, Inc.”



3

Forward

the check with a copy
of your EOB to:

CardioDx, Inc.
Dept CH 19929
Palatine, IL 60055-9929

CardioDx

CardioDx, Inc., a molecular diagnostics company specializing in cardiovascular genomics, is committed to developing clinically validated tests that empower clinicians to better tailor care to each individual patient. Strategically focused on coronary artery disease, CardioDx is committed to expanding patient access and improving healthcare quality and efficiency through the commercialization of genomic technologies.

Corus[®] CAD Intended Use

For the Corus CAD Intended Use Statement please refer to www.cardiodx.com/corus-cad-intended-use.

*Obstructive CAD is defined as at least one atherosclerotic plaque causing $\geq 50\%$ luminal diameter stenosis in a major coronary artery (≥ 1.5 mm lumen diameter) as determined by invasive quantitative coronary angiography or coronary computed tomography angiography (≥ 2.0 mm lumen diameter).

†Medicare and Medicare Advantage cover Corus CAD for symptomatic patients covered by the Medicare policy for Corus CAD. We will contact you regarding tests that are ordered that are not covered by the Medicare policy as required by the Centers for Medicare and Medicaid Services.

‡Medicare Advantage is a Medicare plan administered by a commercial insurer such as Humana or United. CardioDx will accept the amount paid by your insurance company as payment in full unless your insurance policy or state law requires you to pay CardioDx a patient portion.

CardioDx

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Medical Affairs

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