

# [Explanation of Benefits]

## How to Read and Understand Your Explanation of Benefits (EOB) Statement

You will receive an Explanation of Benefits (EOB) Statement for each claim submitted by you or your provider. The EOB explains how your claim was handled. This information is provided to help you understand your Explanation of Benefits.

- ❶ Employee's name and address.
- ❷ This box provides general information about your claim (such as your name and social security number, group number, patient name, etc.).
- ❸ Dates the services were rendered.
- ❹ Provider name.
- ❺ Service code, see box # 19.
- ❻ This is the total charge(s) billed by the provider of the service.
- ❼ This shows you any amounts that are not covered benefits under your plan.
- ❽ Any non-covered amounts are assigned a Reason code. The code(s) are explained in detail (see box # 20).
- ❾ If a preferred provider is used, this represents the negotiated discount for the service. (Preferred providers must write-off this amount).
- ❿ Amount covered by plan.
- ⓫ Any amounts applied towards your calendar year deductible are shown in this box. These amounts are being subtracted from your adjusted charges for final benefit calculation.
- ⓬ This represents any amounts applied towards your applicable co-payments.
- ⓭ Balance to be considered.
- ⓮ This is the percentage your plan paid for these charges.
- ⓯ This area displays the calculated payment amount.
- ⓰ This box represents any payments made by another health plan. Any amounts shown may reduce your final benefit payment.
- ⓱ This is the "Total Net Payment" amount(s) actually being paid by the plan.
- ⓲ This box tells you how much of the total amount you are responsible for paying. (You are not responsible for any non-covered charges denied as a result of a network discount.)
- ⓳ This area represents the "Service Code" remarks, displayed in box #5.
- ⓴ "Reason Code Description" area explains any ineligible code displayed in box #8 or comments.
- ⓵ "Messages" area explains additional comments that need to be addressed.
- ⓶ Check Sample.