



## Understanding an Explanation of Benefits (EOB)

Your EOB is a statement provided to you by your insurer that outlines the health services you received, the bills your health plan paid, and amounts you may owe your health care provider. **An EOB is not a bill.**

Your EOB includes:

**Summary of Billed Charges** - This section provides a detailed summary of the bills your health care providers submitted to your health plan for the health services provided to you or your family members covered under the plan.

**Plan Benefit Balances** - This section outlines:

- ✓ Amounts you have paid to date for health care services under this plan year.
- ✓ Amounts you are expected to pay for each member and family as a whole.
- ✓ The amount of the coverage remaining until you meet your annual plan limit.

**Claim Detail** - This section includes specific information for each claim submitted to your health plan by a provider or facility.

- ✓ Date service was received
- ✓ Description of services or procedures performed
- ✓ Charges for that claim
- ✓ How your health plan paid the claim including deductibles, copays or discounts

**Helpful Information** – This section provides details that assist your understanding of claims, glossary of terms, who to contact, privacy rights, and other specifics that may be unique to you or your claimant.

\*We understand that all EOBs are different and recommend that you contact your insurance company for details about your EOB.