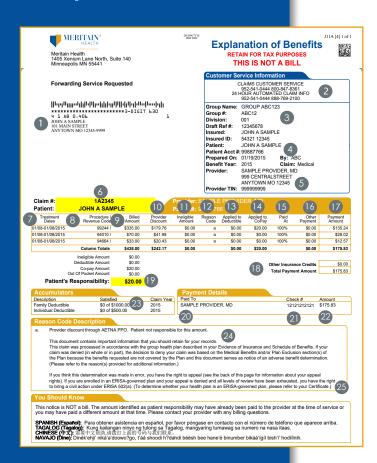


Care shaped around you.

Explanation of Benefits (EOB)

It's important for you to know how your benefits are paid. Your EOB is a helpful piece that can help you get started. The sample shown here provides an overview to reading and understanding your EOBs.

Sample EOB





How to read your EOB

- Patient name and address
- 2. Customer service information
- 3. Employer/group identification
- 4. Patient identification
- Provider identification: name, address and tax ID number
- 6. Claim number
- 7. Date(s) of service
- 8. Code or description for type of service provided
- 9. Total amount billed by provider
- 10. Provider identification: name
- 11. Network or negotiated discount, deducted from total charges
- 12. Amount not covered by the benefit plan
- 13. Explanation or detail of claim processing
- 14. Amount that falls under plan deductible, which is the patient's responsibility
- 15. Amount that falls under copay, which is the patient's responsibility
- **16**. Percentage reimbursable (if any) after application of plan copays and deductibles
- 17. Amount paid (if any) by another benefit plan, which would be deducted from the plan's payment under the Coordination of Benefits provision
- 18. Amount paid to provider or covered individual

- 19. Total payment made
- 20. Amount patient is responsible for paying the provider; may include amounts already paid at the time of service
- 21. Recipient of payment
- 22. Check number
- 23. Total amount of check
- 24. Amount of deductible that has been satisfied for this plan year
- 25. Footnotes providing additional explanation (also may include other communication to the provider or the participant)

Frequently asked questions



Q: Is this a bill?

A: No. Your EOB is simply an informational piece produced to help you better understand how your benefits have been applied.

Q: Do I owe money?

A: You can review section #19 of your EOB (Patient's Responsibility) carefully. This section will inform you if you are responsible for any amount.

Q: Will I receive a bill for payment?

A: If you owe money, you'll receive a bill directly from your provider's office. Just make your check payable to your provider.

Questions? For more information call Grand Rounds at 1.855.498.4661 or visit www.grandrounds.com/cop.

