

What is a Explanation of Benefits (EOB)?

The Explanation of Benefits (EOB) document is a summary of the claims your health care providers sent to your health plan for health services provided to you and other family members on the plan. Your EOB is not a bill. It is a statement that shows what health services you received, what claims your health plan paid, and what you may still owe to a health care provider.

What does an EOB include?

Plan Accumulations:

The amount of money you have paid to date for covered health care services, the amount you are subject to pay for each member and family as a whole before your out-of-pocket maximum is reached, and the amount remaining until you meet your annual limit.

Claims Details:

Specific information for each claim that is submitted to your health plan. It includes the date the service was received, the procedures performed, the charges for that claim, and how your health plan handled the claim.