

What is a Explanation of Benefits (EOB)?

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

What does an EOB include?

Plan Accumulations:

This is the amount of money you have paid to date for covered health care services. This area shows the amount you have to pay for each member and the family as a whole before you reach your out-of-pocket maximum. It also lists the amount left until you meet your annual limit.

Claims Details:

This is information about each claim sent to your health plan. It includes the date the service was received and the procedures performed. It also includes the charges for that claim and how your health plan handled the claim.