How To Read Your Explanation of Benefits (EOB)



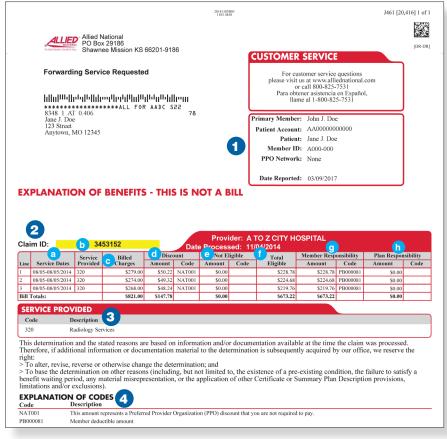
Your Explanation of Benefits (EOB) isn't a bill. Instead, it gives you information about the amount your provider charged, the amount that will be covered by your benefit plan and any amount you might owe the provider. The EOB is mailed after your claim is settled. Your EOB also is posted on the Member Self-Service Site, which can be accessed at www.alliednational.com.

Key areas of an EOB:

 Information about member and patient

2. Claim detail

- **a. Service Dates** The date each service was provided.
- b. Service Provided A code that indicates what type of service was provided (the key can be found at #4 Explanation of Codes).



The above sample is provided for informational purposes only.

- c. Billed Charges What your provider charged for the service.
- **d. Discount Amount and Code** If the full cost of your service is not covered, the discounted amount and reason for the discount taken is given.
- e. Not Eligible The dollar amount not covered by your plan.
- f. Total Eligible The total expense that is eligible for benefits under your health plan.
- g. Member Responsibility Your portion of the costs for service after the plan has paid benefits (e.g. for deductible, copays or coinsurance).
- h. Plan Responsibility The benefit amount payable by the plan for the service.
- 3. Services provided Codes and a description of the services provided.
- 4. Explanation of codes Explanation of codes for discounts taken.