

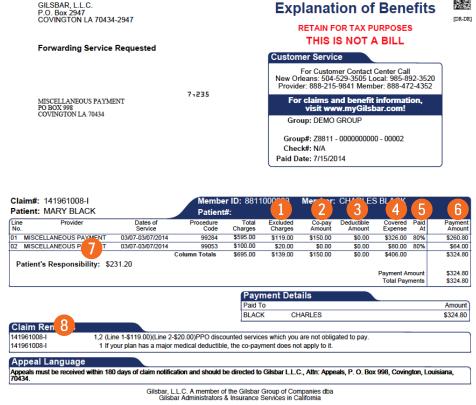
How to Read Your EOB

WHAT IS AN EXPLANATION OF BENEFITS (EOB)?

Gilsbar

The EOB explains how a reimbursement was made or why a claim was not paid and if any additional information is needed. By registering on myGilsbar.com, you are automatically enrolled in electronic EOBs. An electronic EOB notification will be emailed to you each time a claim is handled by Gilsbar.

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HOW TO READ YOUR EOB

1. EXCLUDED CHARGES

Charges not eligible, which could be a discount written off by the provider, or a charge you are responsible for paying.

2. CO-PAY

The amount you are responsible for paying a PPO provider when a service is rendered.

3. DEDUCTIBLE

The amount of the charge applied to the deductible.

4. COVERED EXPENSE

The amount of the charge that is allowed by the plan.

5. PAID AT

The coinsurance paid by the plan.

6. PAYMENT AMOUNT

The covered expense multiplied by the paid at percentage; this is the amount paid by the plan.

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7. PATIENT RESPONSIBILITY

This could include an amount applied to your deductible, a co-pay amount paid to a provider, coinsurance (your percentage of shared costs), or a charge excluded by the plan.

8. CLAIM REMARKS

An explanation by line number of the reasons certain charges were excluded.











