How to Read Your EOB

The Explanation of Benefits (EOB)

This document is not a bill. The EOB helps you understand how your recent services were covered by your plan.

EXCLUDED CHARGES

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

CO-PAY

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

DEDUCTIBLE

The amount of the charge applied to the deductible.

COVERED EXPENSE

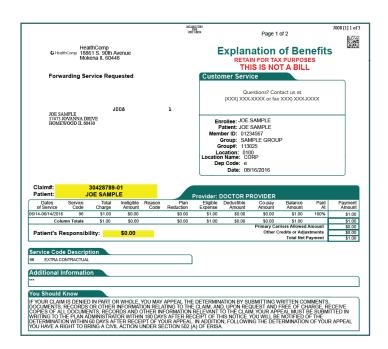
An amount applied to your deductible, a co-pay amount paid to a provider, coinsurance, or a charge excluded by the plan.

PAID AT

The coinsurance paid by the plan.

PAYMENT AMOUNT

The amount of the charge applied to the deductible.



PATIENT RESPONSIBILITY

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

CLAIM REMARKS

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

By registering on HCHealthBenefits.com, you are automatically enrolled in electronic EOBs.