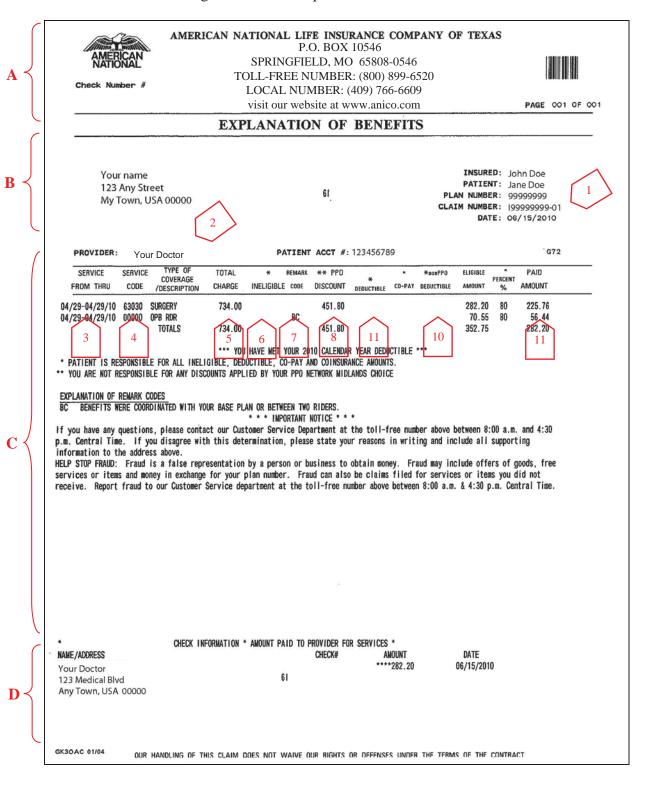
## How to Read the Explanation of Benefits Statement (PPO Plan)

The Explanation of Benefits statement (also called an "EOB") was designed to provide you with detailed information in an easy to read format. In general terms the format is:

- A. Identifying who we are and how to contact us.
- B. Identifying the member, patient and claim number.
- C. Claim handling summary.
- D. A statement indicating how much was paid and to whom.



## **Details:**

- 1. Claim number
- 2. Provider name
- 3. Service dates
- 4. Service code given to us by your provider tells us what was done.
- 5. Billed amount
- 6. Excluded amount
- 7. Remark code that indicates a more detailed explanation further below.
- 8. PPO Discount
- 9. Deductible that was applied on this claim
- 10. If a nonPPO deductible was applied, it would show in this column.
- 11. Amount paid to you or your provider of service.