Learn
Tips for getting the most from your health insurance.

What’s an EOB and why do I need it?
EOB stands for Explanation of Benefits. This is a document UHCSR sends you to let you know a claim has been processed. The most important thing for you to remember is an EOB is NOT a bill. It’s letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it’s correct. Here’s a breakdown on how to read it:

In the upper right portion of your EOB you’ll find general information. If a payment was made to the provider, you’ll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured’s and the patient’s name, as well as the provider’s name and address.

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>CHECK DATE</th>
<th>CHECK AMOUNT</th>
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<tbody>
<tr>
<td>1234567</td>
<td>01/01/11</td>
<td>$516.02</td>
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</tbody>
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CLAIM #: 06999999-01-02-03
POLICY #: 06-9999-01
ID NUMBER: 1234567
SCHOOL ID: 12345678
INSURED: John Doe
PATIENT: John Doe
PATIENT ACCT. #: 01Z123456
PAYEE: A Provider Somewhere
ADDRESS: PO Box 123456
Somewhere, TX 71234

Network discount if applicable.

Dollar amount for covered benefits.

Dollar amount required to be paid before benefit payment is made.

Total paid by your insurance.

Dollar amount owed by insured.

Charges for services not covered by your policy.

Also called CPT Code, used to document medical procedures performed.

The dollar amount claimed by your provider.

Dollar amount you’re required to pay for certain Covered Medical Expenses.

Ref # | Service | Dates of Service From To | Proc Code | Amount Claimed | Ineligible | Discount | Total Covered | Co-Pay | Policy Deductible | Total Benefits | Patient Balance | Remark Code |
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<tbody>
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<td>08/04/10-08/04</td>
<td>87340</td>
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<td>100.00</td>
<td>20.00</td>
<td>845.03</td>
<td>80.00</td>
<td>300.00</td>
<td>436.02</td>
<td>80.00</td>
<td>409.01</td>
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<tr>
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<td></td>
<td></td>
<td>945.03</td>
<td>925.03</td>
<td>300.00</td>
<td>516.02</td>
<td>409.01</td>
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Remarks:
642- This service was processed under the Preventive Care benefit in your policy.
Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral Health.

The code in the Remark column is explained in this section.

This plan is underwritten by HPHC Insurance Company, an affiliate of Harvard Pilgrim Health Care, Inc., and administered by UnitedHealthcare StudentResources.