

# Understanding Your Explanation of Benefits (EOB)

## What is an Explanation of Benefits?

Commonly referred to as an “EOB,” the Explanation of Benefits document is generated when RGA processes a claim submitted by you or your healthcare provider. The EOB is not a bill, it simply explains how your health plan benefits were applied to that particular claim.

## What am I supposed to do with this information?

Each time you receive an EOB, review it closely and compare it to the bill or statement from your healthcare provider. If you have any questions, RGA’s contact information can be found on the first page of every EOB. Information on your appeal rights is included at the end of the document.

## How to read your EOB

A lot of information is packed into an EOB. An EOB contains three important parts:

**1** A summary of activity shows the claims processed between the date(s) of treatment, discounts and adjustments, amounts not covered, what the plan paid, amount owed, and the amount saved.

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**THIS IS NOT A BILL**

**SUMMARY OF ACTIVITY**

This covers claims processed between 06/03/2019 - 06/17/2019

Total Billed Amount	\$193.52	This is the total amount of charges during this period.
Discount & Adjustments	\$85.09	Sample Plan Administrators negotiates discounts with health care professionals and facilities to help you save money.

**2** An easy-to-read claims breakdown section shows detailed explanations and reason codes. Here you will see more information on what was paid, any copays, and what may be your responsibility to pay.

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**DETAILED CLAIM BREAKDOWN FOR JOHN SAMPLE**

Provider: DOCTOR DOCTOR MD  
Claim #: 0000000-01

Date & Type of Service	Amount Billed	Member Discount	Amount Not Covered	Reason Code	Amount Covered	Other Insurance Paid	Paid		Patient Responsibility		
							Paid At	What Your Plan Paid	Deductible Amount	Co-Insurance Amount	Co-pay Amount
05/15/05/15/2019 LABORATORY	\$185.00	\$85.09	\$0.00	PD	\$99.91	\$0.00	80%	\$79.93	\$0.00	\$19.98	\$0.00
05/15/05/15/2019 ADMINISTRATION FEES	\$5.00	\$0.00	\$0.00	SF	\$5.00	\$0.00	100%	\$5.00	\$0.00	\$0.00	\$0.00
05/15/05/15/2019 ADMINISTRATION FEES	\$3.52	\$0.00	\$0.00	SF	\$3.52	\$0.00	100%	\$3.52	\$0.00	\$0.00	\$0.00
<b>TOTALS</b>	<b>\$193.52</b>	<b>\$85.09</b>	<b>\$0.00</b>		<b>\$108.43</b>	<b>\$0.00</b>				<b>\$0.00</b>	<b>\$19.98</b>

COB Credit: \$0.00  
Adjustments: \$0.00  
Plan Paid: \$88.45    Amount You May Owe: \$19.98

**Reason Code/Description**

PD - PREFERRED PROVIDER DISCOUNT THE PATIENT IS NOT RESPONSIBLE FOR THIS AMOUNT.  
SF - BLUECARD ACCESS FEE. FOR INTERNAL USE ONLY.

**3** The last sections, My Spend and Family Spend, display how much of the claim was applied toward your deductible. It also shows the remaining amount needed to meet your deductible, as well as how close you are to your out-of-pocket maximum for the year.

**My Spend**

Out-of-Pocket Medical/Rx - In-Network 2019	\$90.00 Used	\$6260.00 Remaining	<b>TOTAL AMOUNT:</b> \$6,350.00
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**My Spend**

Deductible Medical - In-Network 2019	\$237.55 Used	\$762.45 Remaining	<b>TOTAL AMOUNT:</b> \$1,000.00
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**Out-of-Pocket Medical/Rx - In-Network  
2019**

\$1330.23 Used	\$5019.77 Remaining	<b>TOTAL AMOUNT:</b> \$6,350.00
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**Family Spend**

Deductible Medical - In-Network 2019	\$237.55 Used	\$2762.45 Remaining	<b>TOTAL AMOUNT:</b> \$3,000.00
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**Out-of-Pocket Medical/Rx - In-Network  
2019**

\$1408.23 Used	\$11279.77 Remaining	<b>TOTAL AMOUNT:</b> \$12,700.00
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For current and up-to-date accumulators, please visit the member portal online!

**I am still confused. Where can I go to better understand how my health plan works?**

We are here to help. If you have additional questions, please contact RGA’s Customer Care Team at **1-866-738-3924** M-F 6:00 AM - 6:00 PM PT.



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