

Explanation of Benefits (EOB) Sample

After you have received services and a claim for those services has been filed by your physician, you will receive an explanation of benefits (EOB). The following example outlines the sections of your EOB to help you understand.

Verdegard
1600 W Broadway Rd
Suite 300
Tempe, AZ

For claims inquiries: **Local: 480.921.8944**
Toll Free: 888.811.8944
Fax: 480.894.5230

Address Service Requested

John Doe
PO BOX 766454
TEMPE, ARIZONA 85282

Explanation of Benefits

Plan: Your PPO Plan
P.O. BOX 198765
PHOENIX, ARIZONA 85282

Patient: DOE, JOHN
Member ID: 123456789-01
Relationship: SELF
Subscriber: DOE, JOHN
Process Dates: 01/01/20XX

NOTE: THIS IS NOT A BILL

Adjustment to Payments

Beginning Balance:	0.00
Adjustment:	0.00
Ending Balance:	0.00

Line No.	Service Provider	Benefit Category	Date of Service From	Date of Service Through	Billed Charges	Allowed Charges	Ineligible	Member Liability				Pay To	Plan Liability
								Co-Pay	Deduct	Co-Ins	Total		
001	GARY W SMITH MD Ref No. 11000000001	PHYSICIANS OFFICE	12/6/10	12/21/10 Remarks: 41	195.00	123.00	0.00	15.00	0.00	0.00	15.00	PR	108.00
TOTAL					195.00	123.00	0.00	15.00	0.00	0.00	15.00		108.00

Accumulators

For Benefit Year: 20xx MEDICAL
15.00 Applied to Member's PPO/MCO Out of Pocket 2500.00

Payment

Payment	Voucher No.	Amount	Date
Gary W Smith	0123456	108.00	01/01/XX

Provider Name	Billed Charges	Allowed Charges	Ineligible	Co-Pay	Deduct	Co-Ins	Total	Plan Liability
GARY W SMITH MD	195.00	123.00	0.00	15.00	0.00	0.00	15.00	108.00

Remarks	Description and Messages
Ref No. 41	Processed as a PPO/MCO Benefit

Explanation of Benefits (EOB) Reference Guide

- 1 Indicates the date Verdegard completed processing your claim.
- 2 Adjustments to provider or member payments.
- 3 "Ref No.:" is the Verdegard claim number.
- 4 "Remarks" provides information on payments and/or denials.
- 5 "Ineligible Charges" show on the EOB when a member goes to an out-of-network provider. The ineligible charge is the difference between what the provider bills to what the allowed amount is.
- 6 "Member Liability" explains the out-of-pocket responsibility your provider can bill you for. This is not payable to Verdegard.
- 7 PR = Pay to Provider ME = Pay to Member. If check is made out to member, the provider seen was not in the network. Please endorse the check to the provider.
- 8 "Plan Liability" is the amount Verdegard paid.
- 9 The amount applied to your out of pocket cost.
- 10 The amount of your out of pocket maximum.

The member should NOT pay the ineligible charge unless they are being balance billed by the provider. The charge is essentially the amount they could possibly be balance billed.