

You deserve an explanation



An explanation of benefits (EOB) is not a bill. It simply tells you everything you might want to know about your claims.

Among the more important things included on your EOB are:

- The service you received
- How much the service cost
- How much you may owe, if anything
- A notes section that explains the meaning of any special codes

- A section that shows how close you are to meeting any plan maximums

There is a second page that includes contact numbers if you have questions. It also tells you how to file an appeal if you want a claim decision reviewed.

UMR **SAMPLE** Page
Dist Code

PO Box 30541 Salt Lake City, UT 84130-0541
1-800-826-9781
www.umar.com

Employee		Joe Patient	
Member Number		999999999	
Patient		Joe Patient	
Notice Date		01-11-12	
Employer Name		Customer Inc.	
Employer Number		7670-00-999999	

EXPLANATION OF BENEFITS NOTICE - THIS IS NOT A BILL

Patient Account: 05050505aa Claim Control Number: 12171769999

Service Description	Dates of Service From:	To:	Amount Billed	Amount Not Payable	See Note Section	Less Deductible	Allowable Amount	%	Plan Benefit Amount	Amount Paid	Provider May Bill You
Emergency Care	01-01-12	01-01-12	\$100.00	\$25.00	908	\$50.00	\$25.00	80	\$20.00	\$20.00	\$55.00
TOTALS			\$100.00			\$50.00	\$25.00		\$20.00	\$20.00	\$55.00

Note Section
908 Provider negotiated discount. You are not responsible for this amount.

Payment To: XYZ Clinic **Payment Date:** 01-11-12 **Payment Amount:** \$20.00

Benefit Period	Benefit Level	Applied To Date
01-01-12	\$200 Ind Cal Yr Deductible	\$200.00Met
01-01-12	\$400 Fam Cal Yr Deductible	\$300.00
01-01-12	\$400 Ind Out-Of-Pocket	\$205.00
01-01-12	\$800 Fam Out-Of-Pocket	\$305.00

The type of service you received

How much the service cost

How much your benefits plan paid

How much you may owe (if anything)

Your code definition

Your plan maximums and how close you are to meeting them

