



BlueCross BlueShield of Illinois

Experience. Wellness. Everywhere.™

Understanding Your EOB

*A Guide to Reading Your
Explanation of Benefits Statement*

An Explanation of Benefits (EOB) statement is a form created for members when a health care benefits claim is processed by Blue Cross and Blue Shield of Illinois (BCBSIL). The EOB displays the expenses submitted by the provider and shows how the claim was processed.

The EOB has four major sections:

- ◆ **Claim Information** includes the member and patient name, the member's group and ID numbers, and the claim number.
- ◆ **Summary** highlights the financial information – the amount billed, total benefits approved and the amount you may owe the provider.
- ◆ **Service Information** identifies the health care facility or physician, dates of service and charges.
- ◆ **Coverage Information** shows what was paid to whom, what discounts and deductions apply, and what part of the total expense was not covered.

The EOB may include additional information.

- ◆ **Information About Amounts Not Covered** will show what benefit limitations or exclusions apply.
- ◆ **Information About Out-Of-Pocket Expenses** will show deductible and/or out-of-pocket maximums that have been satisfied.
- ◆ **Information About Appeals** explains your rights regarding claim denial reviews.
- ◆ **Fraud Hotline** is a toll-free number you can call if you think you are being charged for services you did not receive or if you suspect any fraudulent activity.

Your EOBs are Always Available Online

Reviewing your EOB statements online is a quick, convenient and confidential way to access your claim information and history. It's also environmentally friendly. Simply visit our Web site at www.bcbsil.com and sign up for Blue Access® for Members (BAM). From here, you can opt out of all paper EOBs.

New for 2009 – Beginning this year, all members in new group plans will access their EOBs online. Members who prefer to receive an EOB by mail can set that up by calling us at (800) 316-1150. Members in group plans that renew during 2009 will also begin managing their EOBs online after the renewal date.

Are you getting EOBs through the mail and want to switch now?

Just go to www.bcbsil.com, sign up for BAM and opt out of paper EOBs today.

