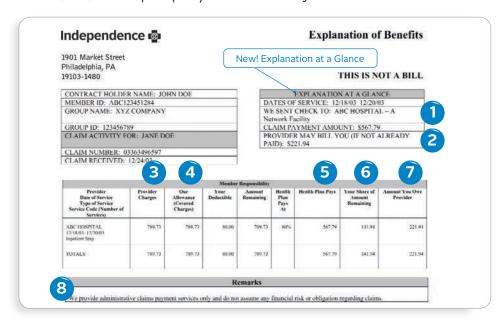
## How to read your new Explanation of Benefits (EOB)

Your EOB helps you understand your out-of-pocket costs when you receive covered services. The new, easier-to-read format lets you quickly find out how much a provider charged for services, what your Independence Blue Cross (IBC) health plan paid, and how much you owe.



## **New paperless EOB option**

You can view your EOB online at **ibxpress.com** or have it sent to you by email. You can also continue to receive a paper copy by mail. Just log in to **ibxpress.com** and choose *Settings* on your homepage to select your preferences.

- We Sent Check to: Individual/facility that received the IBC reimbursement check.
- Provider May Bill You: Summary of what you owe the provider. The individual breakdown is shown in the Member Responsibility section.
- Provider Charges: The amount the provider actually charged for services.
- Our Allowance: Amount covered by IBC.

- Health Plan Pays: The actual dollar calculation of the amount IBC pays.
- Your Share of Amount Remaining: The amount remaining after IBC's payment has been subtracted.
- Amount You Owe Provider: The total of all of member responsibilities. This includes any deductible, coinsurance, or copayment amounts, plus any remaining amount.
- Remarks: Explains why certain charges were not covered (if any).

## Questions about your EOB?

Call the phone number on the back of your member ID card. Be sure to have your member ID number and EOB ready when you call.

