



Explanation of Benefits:

Your health claims at a glance

It's not always easy to keep up with your health insurance details — services you've received, how much you owe on your deductible, what you've spent out of pocket. Your Summary Explanation of Benefits (EOB) can help. It provides an at-a-glance look at how you and your covered family members are using your insurance benefits.

You will receive an EOB every 21 days if we process a claim for you during that time. Each report has information such as:

- How much you have paid for health services
- How much your health plan has paid
- Out-of-pocket costs you might owe your provider(s)
- Where you stand with your deductible(s)
- Seasonal health and wellness information
- Tips to help you get the most from your health plan

Summary Claim Report
EXPLANATION OF BENEFITS

Plan Holder: NICK G CHARLES
(ID # XXX9999999999999)
Benefit Plan Year: 01/01/2014 - 01/01/2015
Statement Period: 04/24/2015 - 05/14/2015
Notice Date: 05/15/2015

PAYMENTS SUMMARY

	Statement Period 04/24/2015 - 05/14/2015
Your health care providers' charges	\$160.00
Amount you saved	\$113.00
Total amount your plan paid	\$0.00
AMOUNT YOU MAY OWE OR HAVE PAID PROVIDER(S)	\$47.00

IN-NETWORK BENEFITS AT-A-GLANCE

Family		Member(s)	
Deductible	Out-of-Pocket	Deductible	Out-of-Pocket
\$6,000.00 Maximum	\$12,700.00 Maximum	\$3,000.00 Maximum	\$6,350.00 Maximum
\$5,212.50 Remaining	\$10,277.05 Remaining	\$3,000.00 Maximum	\$6,350.00 Maximum
\$787.50 Applied	\$2,422.95 Applied	\$2,212.50 Remaining	\$4,839.71 Remaining
		\$787.50 Applied	\$1,510.29 Applied

Each covered individual has a deductible that applies toward the family deductible. Once the family deductible is met, all deductibles are met.

The most you could pay during a benefit plan year for your share of the cost of covered services.

Deductible	Out-of-Pocket
\$3,000.00 Maximum	\$6,350.00 Maximum
\$3,000.00 Remaining	\$5,154.34 Remaining
\$0.00 Applied	\$195.66 Applied

Deductible	Out-of-Pocket
\$3,000.00 Maximum	\$6,350.00 Maximum
\$3,000.00 Remaining	\$5,153.00 Remaining
\$0.00 Applied	\$717.00 Applied

You can also view your EOB online at any time:

- Log in to [My Health Toolkit®](#)
- Select the [Benefits](#) tab
- Click [Claims Status](#)
- Choose a date of service, range of dates, or a claim number and view your EOB

Want to go paperless with your EOBs?

- Log in to [My Health Toolkit](#)
- Select the [Profile](#) tab
- Click [Change Notifications](#)
- Choose the [Online](#) option, then click [Save](#)