

How to read your Explanation of Benefits

An explanation of benefits (EOB), also known as a Claim Statement, explains details about a health/dental service or product claim and how RWAM evaluated it.

An EOB is not a bill or an invoice. It's a statement for your records to help you understand your claim and possible next steps.

Understanding your EOB

An EOB is automatically issued to you after you or your provider has submitted a claim for a health/dental service or product. EOB statements are emailed or mailed directly to the plan member according to your plan preferences. You can also find all your past EOB's on the [RWAM Plan Member Services website](#).

Plan Member

Johnny Example
Tutorial Company Inc.
123 Street, Dr., Toronto ON H0H 0H0

Plan Details & Issued To*
*Issued To is the individual receiving payment for claim

Certificate: Johnny Example - CertNumber
Date: Date Claim(s) Processed
Group: Company Insured through RWAM
Issued To: Person or Service Provider claim is paid to

Person the claim is for

Name	Date From/To	Type of Expense	Submitted Amount	Benefit Amount	Deducted Amount	Co-Ins. %	COB	Cmnts	Amount Paid
Johnny	yyyymmdd	11113	192.00	192.00	18.00	100	0.00	##	174.00
Jillian	yyyymmdd	Physio	100.00	100.00	0.00	100	80.00		20.00
Total			292.00	292.00	18.00		80.00		194.00

Comments:

- Each code in the comment section relates back to the column "Cmnts"; and **explains why a specific action or inaction was taken for a claim. Read each comment fully and carefully** as they may include instructions for necessary next steps.

How to Read the EOB Chart:

Name: The individual who received the medical/dental service.

Date From/To: The date the service occurred.

Type of Expense: The category of the specific expense. For example a Dental Code or Physio appointment.

Submitted Amount/Benefit Amount: The dollar amount for services invoiced to RWAM for payment.

Deducted Amount: Deductible amount removed from total of claim dictated by your plan design.

Co-Ins. %: Total percentage amount covered based on your plan design.

COB: Dollar amount of the claim covered by your coordinating plan.

Cmnts: Comment Code(s) related to processing notes and details on how a claim was processed.

Always refer to the Comment section to read the full description for each code and complete any next steps required.

Amount Paid: Total amount paid by RWAM.