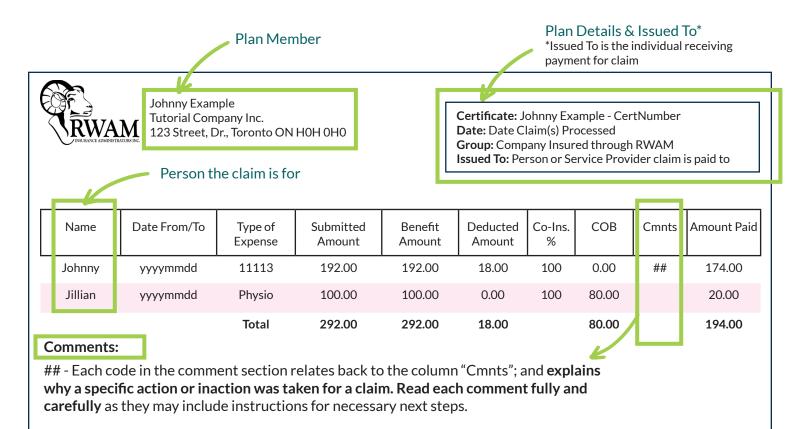
## How to read your Explanation of Benefits

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 <u>RWAM Plan Member Services website</u>.



## 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.

