

**luminare health**



# Understanding your Explanation of Benefits

# Understanding your Explanation of Benefits

Your explanation of benefits (EOB) shows your medical claims and payments made by your health benefit plan. You'll receive an EOB after you see your doctor or have a test done.

This guide will help you understand your EOB and all the information on it. Each numbered definition below corresponds to one of the numbers on the sample EOB on the following pages.

- 1. Group Number** – Number assigned to your employer
- 2. Print Date** – Date the EOB was issued
- 3. Patient Name** – Name of person who received care
- 4. Type of Service** – Description of the visit (e.g., physician visit)
- 5. Claim Number** – Identifies the claim in our system
- 6. Service Date** – The date you received care
- 7. Billed Charges** – Services that have been billed to your health benefit plan
- 8. Discount Amount** – The amount that has been reduced from the provider
- 9. Other Adjustments** – Negotiated or ineligible amounts that are not your responsibility
- 10. Other Plan Payment** – A payment made by another health plan due to coordination of benefits
- 11. Ineligible** – Amount of submitted charges not covered by the plan
- 12. Copay** – A predetermined charge that the provider can collect from you at the time of service
- 13. Deductible** – The amount of the covered charge that you are responsible for paying before your health plan starts sharing costs
- 14. Co-Insurance** – A percentage of the covered expenses you are responsible for paying
- 15. Plan Benefit** – Total amount your plan will pay for the submitted charge(s)
- 16. Plan Paid At** – Percentage of the covered expense paid by your plan, after any applicable deductible
- 17. Reason Codes and Code Explanations** – Used to explain why a portion of submitted charges is not covered by the plan. A number, or reason code, shown on the EOB corresponds with an explanation. (See page 2 of sample.)
- 18. Patient Account Number** – Account number assigned by the facility or provider
- 19. Provider** – Name of facility or provider
- 20. Issued** – Date the claim was released and sent to processing
- 21. Patient Responsibility** – The total you are responsible for paying
- 22. Family** – Dollars applied toward the employee and covered dependents
- 23. Current Year** – Benefit payments made during this year

Depending on how the claim was paid, these columns may appear differently. The claim will be paid with in-network, out-of-network, or PPO rates. These columns will include payments toward your deductible, out-of-pocket costs, and lifetime medical maximum allowance.

# Sample Explanation of Benefits

The items appearing on the explanation of benefits (EOB) sample are for reference only. This sample shows claims and benefits for a family of five. Each family member's claims are shown separately.

**Luminare Health**  
 PO Box 2920  
 Clinton, IA 52733-2920

**Questions?**  
 Toll-Free:  
 Website:

**Contact us:**  
 1-800-624-7130  
<http://www.myLuminareHealth.com>

Sally Sample  
 123 Main Street  
 Anywhere, USA 12345

ABC Company

1 Group Number 54321  
 2 Print Date Month DD, YYYY

## Consolidated Family Explanation of Benefits

Page 1 of 2

**This is not a Bill**

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Page 1 of 2 Type of Service	Service Date(s)	Billed Charges	Discount Amount	Other Adjust- ments	Other Plan Payment	Patient Responsibility After Payment				Plan Benefit	Plan Paid At	Reason Codes
						Ineligible	Co-Pay	Deductible	Co-Ins			

3 Patient #1 Name 18 19 20  
 5 Claim #: E00015454399 Pat. Acct. #: 10188851 Provider: Mainstreet Medical Group Network: Sample Network Issued: MM/DD/YYYY

DIAGNOSTIC PROF	MM/DD/YYYY	29.00	11.73	0.00	3.27	0.00	0.00	0.00	0.00	0.00	14.00	100%	901 509 676
Totals:		29.00	11.73	0.00	3.27	0.00	0.00	0.00	0.00	0.00	14.00		

Patient Responsibility 0.00

### Patient #2 Name

Claim #: EC03250111 Pat. Acct. #: 123 Provider: ABC Medical Center Network: Hospital Network Issued: MM/DD/YYYY

ANCILLARY EXPENSE	MM/DD/YYYY	75.00	0.00	0.00	0.00	0.00	0.00	75.00	0.00	0.00	0%	
Totals:		75.00	0.00	0.00	0.00	0.00	0.00	75.00	0.00	0.00		

Patient Responsibility 75.00

### Patient #3 Name

Claim #: D00013658105 Pat. Acct. #: 13435593 Provider: ABC Hospital Network: Sample Network Issued: MM/DD/YYYY

ANCILLARY EXPENSE	MM/DD/YYYY	2,392.00	1,967.00	0.00	0.00	0.00	0.00	300.00	25.00	100.00	80%	901
Totals:		2,392.00	1,967.00	0.00	0.00	0.00	0.00	300.00	25.00	100.00		

Patient Responsibility 325.00

### Patient #4 Name

Claim #: E00014955868 Pat. Acct. #: 10006855 Provider: Mainstreet Medical Group Network: Sample Network Issued: MM/DD/YYYY

PHYSICIAN VISIT	MM/DD/YYYY	95.00	3.92	0.00	0.00	0.00	10.00	0.00	0.00	81.08	100%	901 676
MISC SUPPLY	MM/DD/YYYY	75.00	0.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	816 676
Totals:		170.00	3.92	75.00	0.00	0.00	10.00	0.00	0.00	81.08		

Patient Responsibility 10.00

### Patient #5 Name

Claim #: EC03250115 Pat. Acct. #: 112233ABIR Provider: ABC Medical Center Network: Hospital Network Issued: MM/DD/YYYY

ANCILLARY EXPENSE	MM/DD/YYYY	250.00	0.00	0.00	0.00	0.00	0.00	250.00	0.00	0.00	0%	
Totals:		250.00	0.00	0.00	0.00	0.00	0.00	250.00	0.00	0.00		

Patient Responsibility 250.00

# Sample Explanation of Benefits

The items appearing on the explanation of benefits (EOB) sample are for reference only.

## Reason Code Descriptions:

- 509 THIS BENEFIT PAYMENT HAS BEEN COORDINATED WITH THE BENEFITS PAYABLE UNDER OTHER MEDICAL OR DENTAL PLANS. PLEASE SEE THE COORDINATION OF BENEFITS LANGUAGE IN YOUR PLAN BOOKLET FOR AN EXPLANATION OF THIS PROCESS.
- 676 THE AMOUNT INDICATED AS "PLAN BENEFIT" WILL BE CREDITED TO YOUR ACCOUNT BY THE PROVIDER OF SERVICE.
- 816 CLAIMCHECK REVIEW HAS DETERMINED THAT THIS PROCEDURE WAS BILLED WITH ANOTHER PROCEDURE THAT, BY CLINICAL PRACTICE STANDARDS SHOULD NOT CO-EXIST DURING THE SAME SESSION.
- 991 THE DISCOUNT AMOUNT REPRESENTS THE DIFFERENCE BETWEEN THE PROVIDER'S NORMAL CHARGE AND A REDUCED AMOUNT DUE TO A PREFERRED PROVIDER ARRANGEMENT. THE PATIENT IS NOT RESPONSIBLE FOR THIS AMOUNT. REFER TO THE PREFERRED PROVIDER SECTION OF THE PLAN BOOKLET.

		MEDICAL	
		CURRENT YEAR	
3	Patient 1	PPO Network Medical Deductible Met	\$150.00
		Out of Network Medical Deductible Met	\$150.00
3	Patient 2	Hospital Network medical Lifetime Maximum Met	\$350.00
3	Patient 3	PPO Network Medical Deductible Met	\$200.00
		PPO Network Medical Stoploss/Out of Pocket Met	\$15.00
		PPO Network Medical Lifetime Maximum Met	\$1,165.50
		Out of Network Medical Deductible Met	\$200.00
		Out of Network Stoploss/Out of Pocket Met	\$15.00
		Out of Network Medical Lifetime Maximum Met	\$1,165.50
3	Patient 4	PPO Network Medical Deductible Met	\$50.00
		Out of Network Medical Deductible Met	\$50.00
3	Patient 5	Hospital Network Medical Lifetime Maximum Met	\$1500.00
22	Family	PPO Network Medical Deductible Met	\$400.00
		PPO Network Medical Stoploss/Out of Pocket Met	\$15.00
		Out of Network Medical Deductible Met	\$400.00
		Out of Network Stoploss/Out of Pocket Met	\$15.00

**Please see your Summary Plan Description for a more detailed explanation of your plan benefits, exclusions, and maximums. The dollars displayed on this statement are as of the Print Date and are subject to change. Your next Consolidated Explanation of Benefits, if any claims are processed, will be issued no later than the week of MM/DD/YYYY**

### Right of Appeal

If your plan is not subject to ERISA, the following may not apply. You may request a review of a denied claim by making a written request to the Named Fiduciary within 180 calendar days from receipt of a notice of denial, include the reasons you feel the claim should not have been denied along with any additional information and comments relevant to the claim. You are entitled to receive, upon request and free of charge, copies of all documents relevant to the denial including: any internal guideline or similar criterion that was relied on in making the determination or their subordinates. You will be notified of the decision within a reasonable period of time but not later than 60 days after the plan receives your request for review. If your claim is denied on appeal, you have the right to bring a civil action for benefits under Section 502(a) of ERISA. Please see your Plan Document/Summary Plan Description for further details.

### Employment Retirement Income Security Act (ERISA)

If you are enrolled through an employer-sponsored or other group health benefit plan that is subject to ERISA, and receive an adverse benefit determination on your appeal(s), you may bring a civil action under Section 502(a) of ERISA. In general, ERISA does not cover group health plans established or maintained by governmental entities (Federal, state, and municipal) for their employees or b churches for their employees. To determine whether ERISA applies to your group health benefit plan, please contact your Employer, Group Administrator, or Plan Sponsor.

Questions about your EOB? Contact Luminare Health at the number on the top of your ID card.