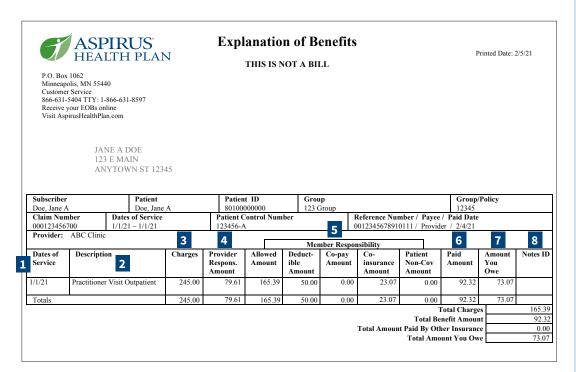
Explanation of Benefits (EOBs)



When a claim is filed under your Aspirus Health Plan, you will receive an explanation of benefits (EOB) from Aspirus Health Plan. An EOB is not a bill. The EOB shows the amounts paid by Aspirus Health Plan on your behalf and shows any financial responsibility you may have. EOBs contain a lot of detailed information. The sample below provides descriptions for each field so you can better read and understand this document.



- **1** Dates of Service the date(s) you received service.
- **Description** the type of service or products you received from your provider.
- 3 Charges the full amount billed by your provider to your health plan.
- 4 Provider Responsibility Amount the amount discounted from your charges by using a Aspirus Health Plan in-network provider.
- Member Responsibility this section illustrates the charges you are responsible for, which includes your deductible, copay, coinsurance and non-covered amounts.
- 6 Paid Amount this is the amount of eligible charges paid by your health plan.
- **Amount You Owe** this reflects the portion of the bill that was not covered. You will be invoiced by your provider for the amount you are responsible for.
- 8 Notes ID when present, these notes provide information about the claim.

Have questions?

Please call Customer Service at 866.631.5404.

Insurance Terms You Should Know

Deductible – The amount of eligible charges that you incur and pay before Aspirus Health Plan will pay benefits.

Copayment – The fixed amount of eligible charges you pay to the provider for covered health care services received. The copayment may not exceed the charge billed for the covered health care service.

Coinsurance – A portion of eligible charges that is paid by you and a separate portion that is paid by Aspirus Health Plan for covered services and supplies.

Out of Pocket Limit -

The maximum amount of money you pay in copayments, coinsurance and deductible before Aspirus Health Plan pays remaining eligible charges.

Paperless EOB

Switch to paperless EOBs! Go to Aspirus Health Plan. com and Register or Login to My Account. Select Online Profile & Settings to change your EOB delivery status. An email will be sent to you once an EOB is processed.