Explanation of Benefits (EOB) Reference Guide

How much do I owe for a medical claim? Did I meet my deductible yet?

We realize that health care bills can be confusing. We're committed to making sure you have all of the information you need about your health care.

The EOB is not a bill. It is only meant to show you exactly how your benefits work for every doctor visit and service, how much we pay, and how much you still owe. It also shows how much of your annual deductible is already paid for the year, in case that's not at the top of your list of things to remember.

You may not always receive a hard copy EOB in the mail. For example, if you only need to pay a copay for a doctor visit or other service, we will not mail you an EOB. However, you can still view your medical EOBs/claims recaps online at anthem.com/ca. You can even choose to go completely paperless. Here's how:

- Log in to anthem.com/ca (if you haven't registered yet, you will need to register to log in).
- Click on "Profile."
- Scroll down the page to choose how you would like to receive your medical EOBs/claims recaps and select "Go Paperless."*





^{*}Only the subscriber can pick this option.

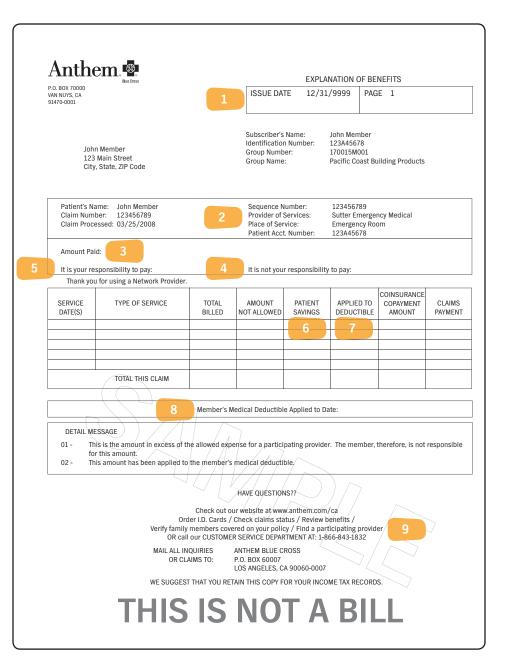
You're busy with life. We're looking out for you.

The Explanation of Benefits (EOB) is not as complicated as it looks.

Multiple visits in the same day will appear on a single EOB. If you visit several doctors in one day, or your family goes to the doctor the same day you go, all visits will appear on the same EOB.

This is a sample of the EOB you would receive. We've put numbers next to key areas of the EOB, and included corresponding explanations.

- Issue Date: This shows the date your EOB was actually processed by Anthem. Check out the "Service Date" to see the date you visited the provider.
- Provider of Services: Your doctor (provider) and the location are shown here.
- Amount Paid: This amount refers to how much Anthem paid toward the total amount billed by the provider.
- 4. It is not your responsibility to pay:
 This shows the amount you saved
 by going to a network provider for
 that service.
- 5. It is your responsibility to pay:
 Now you'll have an idea of what you
 will owe before you get the bill. This
 shows you the difference between
 what we pay and the total due.
- Patient Savings: Here you can see your total savings from using network providers.



- Applied to Deductible: This shows the amount for covered services that was applied to your deductible.
- 8. Member's Medical Deductible
 Applied to Date: This tells you
 how much of your annual
 deductible has been paid
 through the date shown.
- 9. Customer Service Information:

Call us. We're here to help. If you have any questions at all, please contact us at the toll-free number listed on your EOB or your member ID card.

Be sure to keep each EOB with your medical bills for at least two years.