



## Read your EOB with ease

An Explanation of Benefits (EOB) is a document we send to notify you that a claim has been processed. It's important to remember that an EOB is not a bill but rather an explanation of which healthcare provider filed a claim on your behalf, the nature of the claim, whether it was approved, and for how much. We urge you to review all EOBs carefully to make sure the information is accurate. Keep reading to learn how to decode your EOB.

This guide explains the different aspects of a medical claim including Procedure Codes, Amount Claimed, Discounts, Policy Deductibles and Remark Codes to determine the Total Benefits and Patient Balance.

1. In the upper right portion of your EOB you'll find general information. If a payment was made to the provider, you'll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured's and the patient's name, as well as the provider's name and address.

1

CHECK NO.	CHECK DATE	CHECK AMOUNT

CLAIM #:  
POLICY #:  
APPEALS STATE FL  
ID NUMBER:  
SCHOOL ID:  
INSURED: JOHN DOE  
PATIENT(SELF): JOHN DOE  
PATIENT ACCT. #:  
PAYEE:  
ADDRESS:

BILLING NPI:  
PROVIDER:  
PROVIDER NPI:

2. Procedure Code - Used to document medical procedures performed.
3. Amount Claimed - The dollar amount claimed by your provider.
4. Ineligible - Charges for services not covered by your policy or out of network claims that have billed over the Usual and Customary for the geographic area.
5. Discount - Preferred Provider Network discount, if applicable.
6. Total Covered - Dollar amount for covered benefits.
7. Copay - Dollar amount you're required to pay for certain Covered Medical Expenses.
8. Policy Deductible - Dollar amount required to be paid before benefit payment is made.
9. Total Benefits - Total paid by your insurance.
10. Patient Balance - Dollar amount owed by insured.
11. Remark Code - The code in the Remark column is explained under the remarks section.

2

3

4

5

6

7

8

9

10

11

Ref #	Service	Dates of Service From To	Proc Code	Amount Claimed	Ineligible	Discount	Total Covered	Co-Pay	Policy Deductible	Total Benefits	Patient Balance	Remark Code

Totals:

#### Remarks:

Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral Health.  
Patient Balance: Co-pay, Policy Deductible, Co-Insurance & All Amounts Over Policy Limits.  
UnitedHealthcare StudentResources is going green. Simply go to [uhcsr.com](http://uhcsr.com) and log into my account or create an account to start receiving important correspondence electronically!

**For more information**

Visit [uhcsr.com](http://uhcsr.com) to access more information.

UnitedHealthcare Student Resources does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

ATTENTION: Language assistance services, free of charge, are available to you. Please call 1-866-260-2723.

ATENCIÓN: Usted tiene a su disposición servicios de asistencia en otros idiomas, sin cargo. Llame al 1-866-260-2723.

注意：免费提供语言协助服务。請致電 1-866-260-2723。