

Explanation of Benefits

A savvy consumer's *guide*

You want to get the most out of your health plan.

Here's a good place to start.

One of the most important plan documents you'll see is your Explanation of Benefits (EOB). It's important to know that **an EOB isn't a bill**. It's simply a form you receive from Humana that explains the services and procedures you received, what they cost, and what – if anything – you owe.



Get familiar with just a few sections on this form and you'll be well on your way to a better healthcare experience. Here's what you need to know:

- **Patient information** shows which member of your health plan received care. All information on the EOB will refer to this person.
- **Servicing provider** tells you the doctor, dentist, or healthcare facility you visited.
- **Charge** lists the total amount the provider charged for services received.
- **Amount paid by Humana** shows the amount your plan pays for services received. In many cases, Humana has negotiated with providers to give you a discounted rate for certain services ... helping you save money.
- **Estimated member responsibility** tells you what you need to pay out-of-pocket. The provider will bill you for this amount. Examples include your deductible or coinsurance amount, any denied service amount, or any amount over the Maximum Allowable fee if you see a non-participating provider.
- **Remark codes** explain how your claim was processed or considered. You can find a description of the code on page 2, which provides details on this process.
- **Service code** is a number used in the healthcare business to process claims more efficiently. The **Service code remarks** section will tell you what this number means.

All information on your EOB should match the information that appears on statements you receive from your healthcare provider. If it doesn't, contact your provider immediately.

Keeping track

Once you understand how to read your EOB, you'll be better prepared to track expenses, understand your benefits, and avoid paying too much for your healthcare. It's a good idea to keep your EOBs in a safe place should you have questions later. You always can view your past 18 months of EOBs anytime on *MyHumana*, your secure Website on **Humana.com**.

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Quick and easy

If you'd like your EOBs as quickly as possible, you can view or download them online. Here's what to do:

- Log in or register for *MyHumana*, your secure Website on **Humana.com**
- Select "Claims & Spending"
- Click "Claims" for a list of all your claims
- Select "Details" from the claim list
- Select "(PDF) Download Explanation of Benefits" to view or download your EOB

If you have questions, just give us a call at the number on the back of your Humana ID card or visit us online at **Humana.com**.

The screenshot displays the MyHumana website interface. At the top, it shows the user's name 'Welcome, JOHN' and the date 'April 27, 2009'. The navigation menu includes 'MyHumana Home', 'Plans & Coverage', 'Doctors & Rx', 'Claims & Spending', and 'Health & Wellness'. The main content area is titled 'Claims' and includes a 'Claims Summary' section with the following details:

Claim Number:	2090402315740	Paid:	0007/2009
Date of Claim:	00/03/2009	Total Charges:	000.00
Status:	COMPLETED	Humana Discount:	000.00
Member:		Humana Paid:	0.00
Member ID:		You Pay:	00.00
Provider:			

Below the summary, there are two tables for 'Claim Line 1' and 'Claim Line 2'. Each table has columns for Service Date, Service Code/Description, Status, Total Charges, Paid Amount, Excluded Amount, Deductible, and Copayment / Coinsurance.

Service Date	Service Code/Description	Status	Total Charges	Paid Amount	Excluded Amount	Deductible	Copayment / Coinsurance
03/23/2009	APPLICATION MODALITY	PAID	00.00	0.00	00.00	0.00	0.00 / 0.00

Message 1:

Message 2:

Service Date	Service Code/Description	Status	Total Charges	Paid Amount	Excluded Amount	Deductible	Copayment / Coinsurance
03/23/2009	97110/THERAP PROC AREAS EA 15 MI	PAID	00.00	0.00	00.00	0.00	0.00 / 0.00

Message 1:

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