




# Explanation of Benefits

## Understanding your EOB



**EXPLANATION OF BENEFITS**  
This is not a bill

DATE PREPARED: MM DD, YR **1**

Patient Name	COOPORTUNITY MEMBER <b>2</b>	Claim Number	22222222 <b>6</b>	Receipt Date	12/04/2013 <b>9</b>
Patient ID	11111111 <b>3</b>	Subscriber Name	COOPORTUNITY MEMBER <b>4</b>	Check Number	10 <b>10</b>
Group/Policy	1 S <b>5</b>	Provider	K <b>7</b>	Check Date	<b>11</b>
		Patient Control Number	P <b>8</b>	Payment Made To	G <b>12</b>

Date(s) of Service	Description	Charges	Provider Responsibility	Allowed Amount	Member Responsibility				Notes ID	Paid Amount	You Owe
					Co-pay Amount	Deductible Amount	Co-insurance Amount	Patient Non-covered			
10/31/2013	Office Visit	50.00	2.50	47.50	30.00	0.00	0.00	0.00		17.50	30.00
<b>TOTALS</b>		50.00	2.50	47.50	30.00	0.00	0.00	0.00		17.50	30.00

As of 12/06/2013 for benefit year start date 01/01/2013 you have	Remaining	Max Limit
<b>Individual Deductible 25</b>		
In-Network	900.00	900.00
Out-of-Network	1,700.00	1,700.00
<b>Individual Out of Pocket 26</b>		
In-Network	2,916.98	3,000.00
Out-of-Network	3,916.98	4,000.00
<b>Family Deductible 27</b>		
In-Network	1,800.00	1,800.00
Out-of-Network	3,400.00	3,400.00
<b>Family Out of Pocket 28</b>		
In-Network	5,916.98	6,000.00
Out-of-Network	7,916.98	8,000.00

Total Amount Paid by Other Insurance 29		0.00
Provider Tax		0.00
\$\$\$ Payments to Subscriber		0.00
Payment to Provider		17.50
<b>Total Amount You Owe 32</b>		<b>30.00</b>



\$\$\$ Payments to Subscriber will be sent in a separate mailing

The remaining amount shows the dollars applied when this EOB was prepared. It does not reflect any pending or unapplied charges.

If you have already paid the amount shown as "Total Amount You Owe" to the provider of this care or service, you do not owe any money. If you owe any money, you can expect to receive a bill from the provider.

- 1** Date EOB was Generated
- 2** Patient's Name
- 3** Patient's Member Number
- 4** Member/Owner of Policy (Not Necessarily Patient)
- 5** Employer's Group Number and Policy Name
- 6** Claim Reference Number
- 7** Provider of Care
- 8** Patient Control Number
- 9** Date Claim was Received
- 10** Check Number
- 11** Date of Check
- 12** Check Issued to
- 13** Dates of Patient Care
- 14** Description of Care
- 15** Total Charges
- 16** Provider's Responsibility
- 17** Provider's Discounted Charge
- 18** Member's Cost Based on Copay
- 19** Member's Cost Based on Deductible
- 20** Member's Cost Based on Coinsurance
- 21** Amount of Services Not Covered by Insurance
- 22** Reference to Notes on Non-Covered Amounts
- 23** Amount Paid by Coopportunity Health
- 24** Amount Member Owes
- 25** Individual Deductible Balance (In- and Out-of-Network)
- 26** Individual Out-of-Pocket Balance (In- and Out-of-Network)
- 27** Family Deductible (In- and Out-of-Network)
- 28** Family Out-of-Pocket Balance (In- and Out-of-Network)
- 29** Amount Paid by Patient's Other Benefit Plan (If Applicable)
- 30** Total Plan Covered Amount Payable to Member
- 31** Total Plan Covered Amount Payable to Provider
- 32** Total Member Liability - What You Owe



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