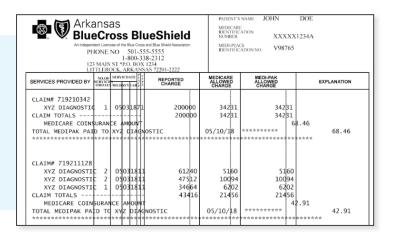
Introducing Your New Explanation of Benefits (EOB)

Beginning in 2020, your Explanation of Benefits (EOB) statements will look different than the claims documents we've sent you in the past. We've tried to make the EOBs clearer and easier to understand.

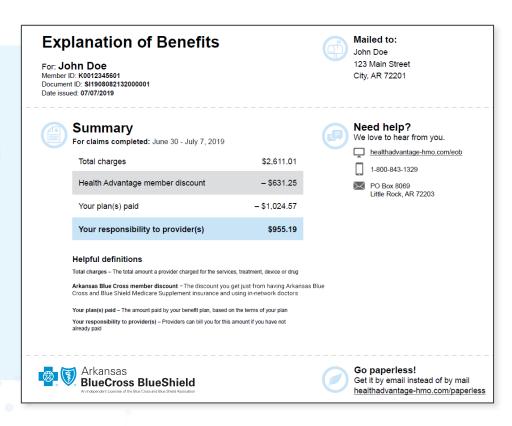
Here's an example of the old version of the EOB:



Your New EOB will look like this:

The new EOB cover page will summarize:

- What you were charged
- How much Arkansas
 Blue Cross and Blue
 Shield paid
- What (if anything) you owe to your provider(s)



Additional pages will group your medical charges by provider. Throughout your EOB you'll find helpful definitions, which explain the healthcare terms on the document.

Explanation of Benefits for John Doe									Document ID: SI190808213200000			
Provider totals billed by	y: Local Clini	c Name										
Claim #190123T00987 Claim received: 07/24/2019 Paid on: 06/30/2019	Provider billed	Member discount	Net charged	Provider adjustment	Other health plan coverage	Your plan paid	Copay	Deductible	Coinsurance	Excluded	Total	
Service date: 06/15/2019												
X-Ray exam chest 2 Views	\$135.38	\$13.53	\$121.85	\$0.00	\$0.00	\$0.00	\$121.85	\$0.00	\$0.00	\$0.00	\$121.85	
	Emergency room or observation care copay											
Service date: 06/14/2019												
Anesth surgery of shoulder	\$1,405.83	\$140.58	\$1,265.25	\$0.00	\$0.00	\$950.04	\$77.70	\$0.00	\$237.51	\$0.00	\$315.21	
	Emergency room or of Member responsible											
	Ne	Net charged total: \$1,387.10			Plan(s) paid total: \$950.04			Your responsibility to Local Clinic Name: \$437.06				

We hope this change makes it easier to understand how your medical claims are being paid. Remember that the EOB is not a bill. It simply explains total amounts you were charged, your member discounts, how much we paid your provider and what (if anything) you owe your provider. The EOB helps you check the care you received and the amount billed by your providers is accurate.

How often will I receive the new EOBs?

In the past, you received claims documents once a month. You will receive the new EOB once every two weeks, if you've had a medical claim processed during that time.



Questions?

If you have any questions about the new EOB format, just give us a call at **1-800-238-8379**, Monday – Friday from 8 a.m. to 5 p.m.



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