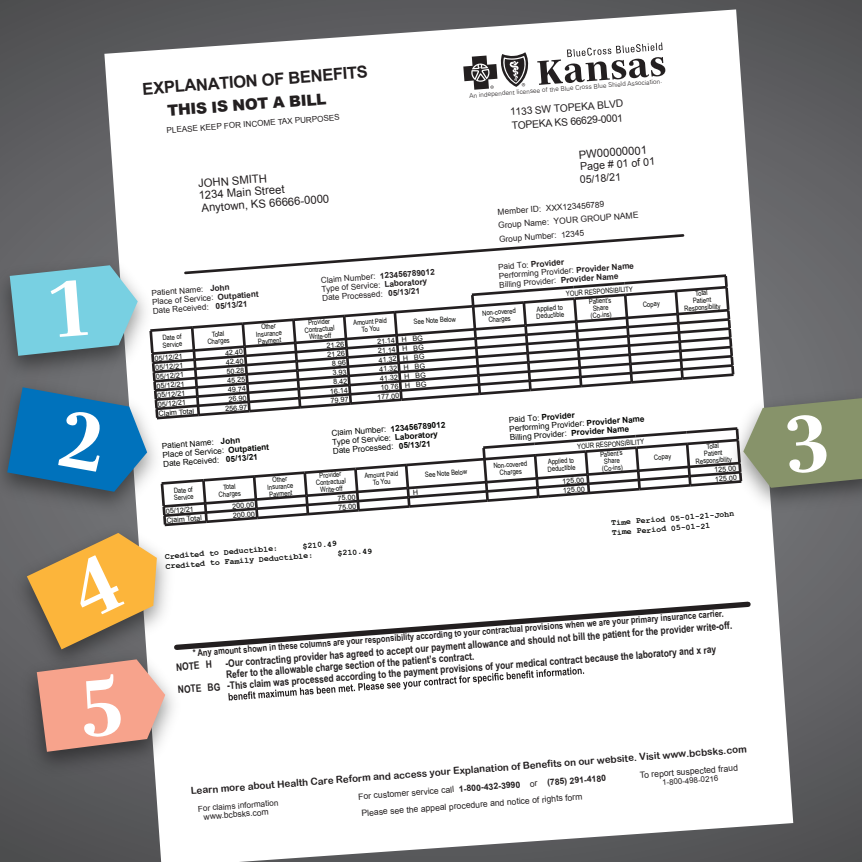


# How to read your Explanation of Benefits



## Your visit

In this first section of your Explanation of Benefits (EOB), you will be able to identify if the EOB is for you or one of your dependents. You will also be able to identify which doctor's office and the date of the visit this EOB pertains to, as well as when the claim was paid by us.



## BCBSKS' responsibility

In the second section of your EOB, you can see how much the total charge was for your doctor's visit or prescription drug purchase, how much we paid, how much you saved as a result of our contract with your doctor (Provider Contractual Write-off), and if there is any amount that will be paid to you.



## Your responsibility

In this next section of your EOB, you will find details about what charges were not covered by us, what amount will be applied to your deductible and/or coinsurance, and what the total amount will be that you will have to pay.



## Deductible & coinsurance

Your deductible is the amount you owe for covered health care services before your health insurance or plan begins to pay. Your coinsurance is your share of the costs of a covered healthcare service, calculated as a percentage of the allowed amount for the service. You pay this amount after you've met your deductible. This section will list the amounts that have been applied to individual and/or family deductibles, as well as individual and/or family coinsurance limits.



## Additional details

If there are additional details to help us explain your EOB and how it is processed, this is the section where you will find that information.

Visit us at [bcbsks.com](http://bcbsks.com)



1133 SW Topeka Blvd, Topeka, KS 66629

An independent licensee of the Blue Cross Blue Shield Association.