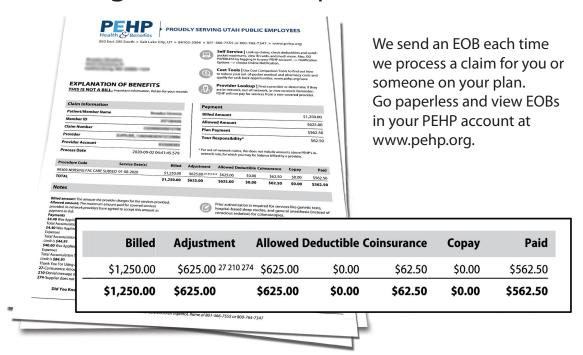
# Understanding Your EOB (Explanation of Benefits)



#### **BILLED AMOUNT**

The medical provider's (e.g., doctor, hospital, or clinic) bill for your service.

## **ALLOWED AMOUNT**

The maximum fee allowable for a given procedure, test, device, or medication established by PEHP and accepted by In-Network Providers. Also referred to as "In-Network Rate."

# **AMOUNT ELIGIBLE**

This is PEHP's In-Network Rate. This is the most we allow in-network providers to charge for this service. However, out-of-network providers may charge more than the In-Network Rate. Avoid paying more by using only providers in your network (go to www.pehp.org).

#### **DEDUCTIBLE**

The set amount you pay for eligible charges in a plan year before cost sharing takes place.

## **COINSURANCE**

The percentage of the cost you must pay under your plan. You may already have paid this amount when you received services. If so, the provider's bill may be lower than what's shown on the EOB.

#### **COPAY**

The fixed dollar amount you must pay under your plan. You may already have paid this amount when you received services. If so, the provider's bill may be lower than what's shown on the EOB.

# **PLAN PAYMENT**

The part of the bill PEHP paid.

# **CLAIM NUMBER**

Keep this number as reference if you call PEHP about your claim.

## YOUR RESPONSIBILITY

The amount of the bill the provider expects you to pay. This is between you and the provider.



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