

Understanding Your EOB

A Guide to Reading Your Explanation of Benefits Statement

Your EOB statement is an important record of dental services as well as benefit coverage. It's a good idea to keep your EOBs, in case questions arise later about how a particular claim was processed.

Claim information is also available on My Dental Benefits under Featured Services on the Member's home page. You'll have quick, convenient and confidential access to dental claims payment and eligibility information.

Explanation of Benefits Statement

An Explanation of Benefits (EOB) Statement is a notification form sent to members each time a dental claim is processed by United Concordia. The EOB displays the expenses submitted by the provider and how the claim was processed.

The EOB has four major sections:

Claim information includes the member and patient name, ID number and the specific claim number and identifies the dental care facility or provider.

Service and Coverage Information identifies dates of services and charges and shows what was paid, what discounts and deductions apply and what part of the total expense was not covered.

Explanations may be included to provide additional information after the above sections. For example, if a claim is not paid in full, the EOB notes what benefit limitations or exclusions apply.

Patient Summary is found on the reverse side of the EOB (not pictured). It details the benefit period, the amount applied to the individual program dollar maximum and the group number.

Click here to view a [Sample EOB](#).