How to read your new
Explanation of Benefits (EOB)

Your EOB helps you understand your out-of-pocket costs when you receive covered services. The new, easier-to-read format lets you quickly find out how much a provider charged for services, what your Independence Blue Cross (IBC) health plan paid, and how much you owe.

New paperless EOB option
You can view your EOB online at ibxpress.com or have it sent to you by email. You can also continue to receive a paper copy by mail. Just log in to ibxpress.com and choose Settings on your homepage to select your preferences.

We Sent Check to: Individual/facility that received the IBC reimbursement check.

Provider May Bill You: Summary of what you owe the provider. The individual breakdown is shown in the Member Responsibility section.

Provider Charges: The amount the provider actually charged for services.

Our Allowance: Amount covered by IBC.

Health Plan Pays: The actual dollar calculation of the amount IBC pays.

Your Share of Amount Remaining: The amount remaining after IBC’s payment has been subtracted.

Amount You Owe Provider: The total of all of member responsibilities. This includes any deductible, coinsurance, or copayment amounts, plus any remaining amount.

Remarks: Explains why certain charges were not covered (if any).

Questions about your EOB?
Call the phone number on the back of your member ID card. Be sure to have your member ID number and EOB ready when you call.