# 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](http://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](http://ibxpress.com) and choose *Settings* on your homepage to select your preferences.

### We Sent Check to

1. Individual/facility that received the IBC reimbursement check.

### Provider May Bill You

2. **Summary of what you owe the provider.** The individual breakdown is shown in the Member Responsibility section.

### Provider Charges

3. **The amount the provider actually charged for services.**

### Our Allowance

4. **Amount covered by IBC.**

### Health Plan Pays

5. **The actual dollar calculation of the amount IBC pays.**

### Your Share of Amount Remaining

6. **The amount remaining after IBC’s payment has been subtracted.**

### Amount You Owe Provider

7. **The total of all member responsibilities. This includes any deductible, coinsurance, or copayment amounts, plus any remaining amount.**

### Remarks

8. **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.