

How to Read Your Explanation of Benefits

Unified Group Services is here to help you understand your Explanation of Benefits (EOB) so you can navigate your healthcare expenses with confidence. Here's a guide to reading your EOB:

Claim Status

Once you've submitted a claim, your EOB will show one of these statuses:

Claim in Process but Not Completed: Your claims account manager has received your claim, but it has not been processed yet.

EOB Notification Completed: Your claim has been processed and closed, but no payment was issued.

Paid: Your claim has been processed, paid, and closed.

Claim Details

This section breaks down the charges for each service:

Type of Service: Lists the type of service received, such as Primary Care, Specialist, Lab, etc.

Charge: This shows the amount your provider billed for the service.

Adjustment: Any PPO/Network discount appears here.

Allowed: The amount eligible for plan payment, deductible, copay, or coinsurance after discounts.

Plan Paid: The amount your employer covers toward your claim.

Not Covered: If any part of the claim is ineligible, the amount will appear here, along with an explanation in the Reason Code Description.

How to View Your EOB

Once your dedicated claims account manager processes a claim, you will receive an email with a link to direct you to your secure Member Portal. After you log in, you'll be able to view your EOB. Your EOB is:

- Easy to access electronically via our secure Member Portal
- Archived online for your convenience

EOB Example

Claim #2024-14400251-0000

Administered By: Unified Group Services Inc.
P.O. Box 10
Pendleton, IN 46064
765-608-6690
www.UnifiedGrp.com
Current As Of: 8/19/2024.

Member Mailing Address:
3131 EAGLE DR
ANDERSON, IN 460130000

Member:	FRED WALKER	Date of Service:	2/28/2024
Member ID:	009940000100	Group ID/Name:	994/UNIFIED GROUP SERVICES, INC
Claim Status:	Claim in process but not completed	Service Provider:	LORIE E HESSLER
Patient Account Number:	42774		

Claim Details

Type of Service	Date of Service	Charge	Adjustment*	Allowed	Plan Paid	Not Covered By Plan	Reason Code	Co-Pay	Deductible	Coinsurance	Member Responsibility
SPECIALIST XRAY CHGS	2/28/2024	\$120.00	\$21.51	\$98.49	\$0.00	\$0.00	1	\$0.00	\$98.49	\$0.00	\$98.49
SPECIALIST XRAY CHGS	2/28/2024	\$60.00	\$25.80	\$34.20	\$0.00	\$0.00	1	\$0.00	\$34.20	\$0.00	\$34.20
SPECIALIST OFFICE VISIT	2/28/2024	\$129.00	\$40.62	\$88.38	\$0.00	\$0.00	1	\$0.00	\$88.38	\$0.00	\$88.38
Total		\$309.00	\$87.93	\$221.07	\$0.00	\$0.00		\$0.00	\$221.07	\$0.00	\$221.07

Adjustment * - Network discount applied or Usual & Customary Reduction (UCR = member responsibility).

Notes

8124507720 LORRIE HESSLER

Reason Code Descriptions

1 - APPLIED DEDUCTIBLE

Payment Summary

Reason Code Description & Member Responsibility



Reason Code Description

This section includes important explanations for how your claim was processed:

- If a discount was applied
- If a copay was applied
- If any/all charges were applied to the deductible or coinsurance
- If a charge exceeds usual and customary limits
- If the charge exceeds plan limits
- If additional information is needed to process the claim

Member Responsibility

This part summarizes any out-of-pocket costs:

Copay, Deductible, Coinsurance, or Member Responsibility: Shows your share of the expenses after your plan's payment to the provider.

For easy access to your EOBs, visit www.UnifiedGrp.com, where you can securely view your claims and EOBs online.

We Take Health Benefits Personally.

UnifiedGrp.com