



Making Health Care Easier

You depend on your health care plan, but we know it isn't always easy to understand. That's why, as your partner in health, we created a secure member page to help you understand and use your benefits, live healthy, and make smart health care decisions. Simply log in or register at capbluecross.com to get started!



Finding Your Explanation of Benefits

Any time you receive a health service, we will upload an Explanation of Benefits, or EOB, to your secure member page on capbluecross.com. This document will tell you how much your service cost, how much applied to your deductible, how much your health plan covered, and how much you still owe (if applicable). Access your EOBs online by registering on capbluecross.com today:



Log in to your secure member page.



Select *View All Claims* from the Account Summary column on the right side of your screen.



Select the member whose claims you are looking for (this may not be you if you have dependents on your plan) and select the timeframe in which you or your dependent received services.



Click *Go*.



Locate the service you're looking for, and click the PDF icon from the EOB column on the right.



Understanding Your EOB: Terms to Know

Subscriber

This is the policy holder.

Member

The person receiving the services—it may be the subscriber or a dependent.

Allowed Amount

The maximum amount insurance will pay for the service. If your doctor, or other provider, charges more than the allowed amount, you may have to pay the difference.

Ineligible Amount

The difference between what was charged for services and the allowed amount.

Deductible

The amount you have to pay for services covered by insurance before your insurance begins to pay. For example, if your deductible is \$1,000, you pay the first \$1000 for health care services; after you meet the deductible, your plan begins to pay. The deductible may not apply to all services.

Copay

A fixed amount you pay for a health care service at the time you receive the service.

Coinsurance

Your share of the cost of a health care service, which is usually calculated as a percentage of the allowed amount. For example, if coinsurance is 20% and the allowed amount for medical services is \$100 (and you've met your deductible) your coinsurance payment would be \$20. Health insurance pays the rest of the allowed amount.

Claim

A request for payment that you or your doctor, or other provider, sends to your health insurer for services performed.

Provider

A provider of health and medical services, such as your doctor, dentist, or psychiatrist.

Facility

Any location where health and medical services are provided, such as a hospital, physicians clinic, or birthing center.

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