

# Your EOB explained

An Explanation of Benefits (EOB) is a great reference after a dental visit, but you might wonder what all the numbers, codes and terms mean. Let's take a look at what a common EOB includes.

**1** Your visit information is at the top, and includes the **patient and dental office information**, plus your **claim number**, which you'll need to make any inquiries.

**2** **Area/tooth code/surface** is the area that was treated, **date of service** is when treatment occurred, and **procedure description** explains what the dentist did.

**3** **Submitted amount** is the amount the dentist charged, **maximum approved fee\*** is the amount that Delta Dental participating dentists agree to accept, **contract dentist savings** is the amount you saved by staying in network, and the **allowed amount** is the cost used to calculate payments. The retirement system reimburses all claims, regardless of provider type, using the Delta Dental PPO™ approved amount. That amount is represented in the **allowed amount** column. If you seek services from a Delta Dental Premier® or nonparticipating provider, you will be responsible for the difference between the **maximum approved fee** and the **allowed amount** in addition to your coinsurance amount.

**4** Your retirement system dental plan has a \$50 annual deductible per person. This deductible is waived for all services when you go to a Delta Dental PPO provider. For Delta Dental Premier and nonparticipating dentists, the deductible is waived for diagnostic and preventive services and is applied to basic and major services. If a **deductible** is applied to the service received, it appears in this column. The **copay percentage** is the percentage that Delta Dental pays.

**5** **Payment** is the total amount Delta Dental would pay, and **patient payment** is the amount you would pay. The **patient payment** includes the coinsurance, deductible, and any additional cost (difference between **maximum allowed amount** and **approved amount**) for using a dentist outside the Delta Dental PPO network. **Pay to** indicates where Delta Dental sent its payment. If you stayed in network, it will likely have a P for provider.

**6** **Network** will display the participating status of the provider that provided services.

**7** **General maximum used to date** shows the amount of annual maximum that the plan has paid out to date during the current calendar year.

\*For out-of-network providers, the maximum approved fee will always be the submitted amount, and there would be no contracted dentist savings.