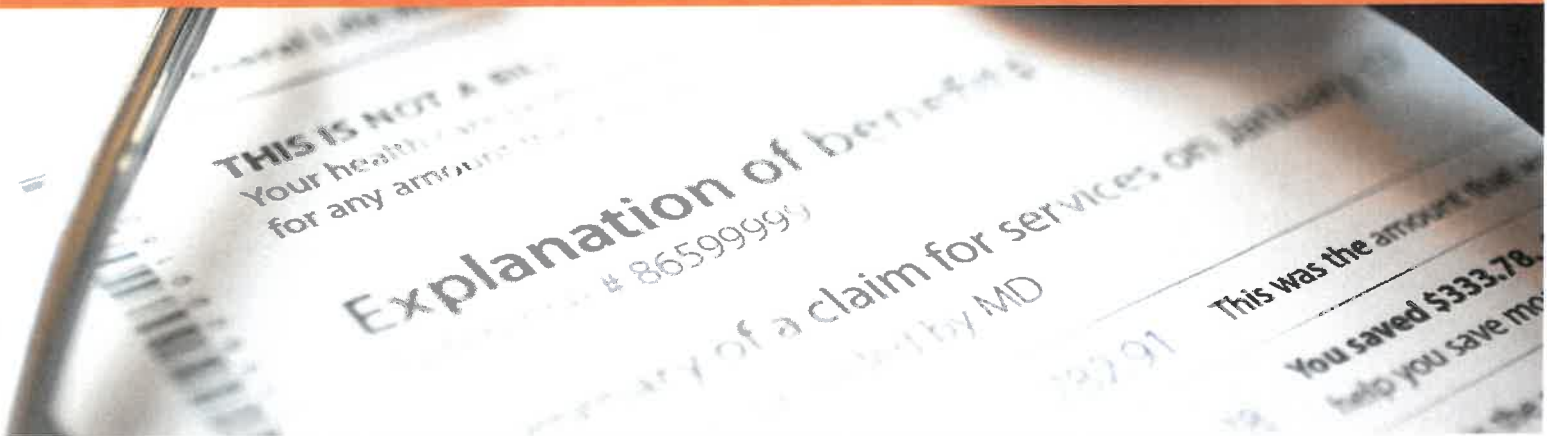


# Understanding your Explanation of Benefits

*How to read your Explanation of Benefits statement*



An Explanation of Benefits (EOB) statement simply explains how your health plan benefits were applied to a medical claim you or your provider submitted to us. An EOB is not a bill. After your medical claim is processed, an EOB statement for services incurred outside the U.S. will be posted in the Claims section of the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com). EOB statements for claims incurred inside the U.S. will be mailed to you if you owe a balance to your provider. Your provider will also receive an EOB from us so they know how or if they should bill you. Details for all processed claims can be found in the Claims section of the Member Hub.

## EOB statements are created to explain:

- What your health plan paid for
- What your health plan did not pay for
- Why services were covered or not covered by your health plan benefits
- Any charges you may owe

## Additional details you will find on your statement:

- The date your services occurred
- The amount the provider charged\*
- The amount paid on your behalf\*
- Any applicable coinsurance, copayments and deductibles\*
- Why a claim or service allowed amount was different than the amount billed

## Questions?

### For claims incurred inside the U.S.

Toll free within the U.S.: **1.844.268.2686**  
[studentinfo@geo-blue.com](mailto:studentinfo@geo-blue.com)

### For claims incurred outside the U.S.

Outside the U.S.: **+1.610.263.2847**  
[customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

*\*If your medical claim was incurred outside the U.S., paid currency will be indicated.*

*GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.*

*This coverage is offered to the members of the Global Citizens Association, Washington, D.C.*