

UNDERSTANDING YOUR DENTAL BENEFITS

Explanation of Benefits (EOB)

An Explanation of Benefits (EOB) is a statement that explains how we processed your claim based on the services performed. The EOB will include the actual charge and any adjustments to the actual charge, our eligible charge, the amount we paid, and the amount you may owe.

Timeframe for Claim Determination

If we receive all the necessary information and can make a claim determination, we will send you an EOB within 30 days of the date we receive your claim. However, if we require additional information to make a decision about your claim or are unable to make a decision due to circumstances beyond our control, we will extend the time for an additional 15 days. We will notify you within the initial 30-day period why we are extending the time and when you can expect our decision. If we require additional information, you will have at least 45 days to provide us the information.