Understanding Your Explanation of Benefits

An Explanation of Benefits (EOB) statement 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.**

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?

Contact our 24/7/365 Global Service Center

Email: **Please email through the GeoBlue® mobile app or Member Hub**
Claims inside the U.S.: **1-844-268-2686**
Claims outside the U.S.: **1-610-263-2847**

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

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