EXPLANATION OF BENEFITS

Your key to understanding your claims

Keep track of your medical and dental services by checking each Explanation of Benefits, or EOB. You also can choose whether to receive your EOBs by text, email or regular mail.



What you'll see on your EOB

Whenever you use your health or dental insurance, we send you an EOB. It shows you:

- How much the doctor charged.
- How much your health plan paid.
- The amount applied toward your deductible.
- How much you may still owe.

Download the My Health Toolkit app from your app store or register at www.MyHealthToolkitKC.com.





Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association.

Why look at your EOB?

Your EOBs help you keep track of your medical spending. They also help you check that your health care providers have billed you correctly. You can:

- Compare your medical or dental bills with the EOB to make sure you're being billed — and paying — the correct amount.
- Share your EOB with your provider if you notice any differences.

Sign up for digital delivery

Get notifications through text or email to let you know as soon as a new EOB is available. You can set your contact preferences when you first register for My Health Toolkit[®]. If you're already signed up, go to the **My Profile** tab and select **My Contact Preferences**.

My Health Toolkit keeps a record of your claims for you, highlighting which claims are new. You can mark claims as paid or add personal notes for your records.



- 3. Select Claims
- 4. Select a claim
- 5. Select View
 - Explanation of Benefits