

An Explanation of Benefits form (EOB) is sent to you each time the Fund Office processes a claim. The EOB shows what is being paid by Blue Cross Blue Shield or the Fund Office and identifies your share of the claim liability. If the claim is being denied it shows the reason for the denial or additional information that may be needed to complete your claim.

These EOB's may also include checks in the following situations:

- To reimburse you for the Fitness or Weight Loss Benefit
- To reimburse you from the annual COB Savings Bank when you have other insurance as primary
- To reimburse you when you have filed the claim to the Fund Office
- To reimburse you for Loss of Time (Disability) payments
- To reimburse you for other Fund initiated refunds

It is important that you open your EOB mail to ensure you receive the benefits and reimbursements you are entitled to. Make sure you agree with how the claim was adjudicated and that the services billed on your behalf were actually received. And if a check is enclosed, please cash it so the Fund Office does not have to stop pay and re-issue.