



## About Your Enhanced Episodic Explanation of Benefits (EOB)

### **It's easy to read and understand**

An episodic EOB consolidates multiple EOBs occurring over a set time period of 21 business days into one document. With your new EOB, you can better manage your journey to better health. You'll see all the details about your services in one place—so you'll have less paper lying around.

#### **How does the episodic EOB work?**

Once a claim has been received, it will be held for 21 days. At 21 days, you'll receive one consolidated EOB listing all claims for this time period. Please note: this will not hold up claim payments or processing.

#### **What if a member doesn't have any EOBs for a 21-day period?**

EOBs are sent based on the member experience, not on a set calendar. The 21 days start once the first EOB is received. After 21 days, you'll be sent the EOB for the past 21 days—if only one EOB is received, only one will be represented. If the next EOB is received 30 days later, the EOB will go out 21 days after receipt of that one.

#### **Who will receive the EOB?**

If you have elected to receive electronic notification of EOB processing, you will not receive an enhanced episodic EOB. Instead, you'll receive an email notifying you a claim has been processed and how to access your EOB on your Meritain Health<sup>®</sup> member website. Enhanced episodic EOBs are not available online through your member website, they will be sent via mail only. However, you'll still be able to access individual EOBs through your member website, if needed.

The employee is sent the EOB for themselves and any minor dependents. Dependents over the age of 18 will receive their own EOB. If a member has a different address than the employee, i.e. adult dependents at school or custodial minor arrangements, the EOB will be sent to their address.

## Claims requiring follow-up

You will still receive EOBs for any claims requiring additional information (i.e. request for medical records/letter of medical necessity, coordination of benefits, etc).

### Do you want to see a single EOB?

Don't worry, you still have the chance to access EOBs online. Just follow these quick steps:

1. Log in to [www.meritain.com](https://www.meritain.com).
2. Click on the *person icon* in the top right of the screen next to the *Log Out* button.
3. Select the tab that says *Update Electronic Communication Preferences*.
4. Pick your email choices. Signing up for email EOB notices gives you secure, instant access to your claims and history through your mobile phone, tablet or computer.



## Questions?

If you have any questions or concerns, we're here to help! Just contact Meritain Health Customer Service at the phone number on the back of your ID card.

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