

Explaining your EOB.

Need help understanding your Aetna explanation of benefits?

Your explanation of benefits (EOB) from Aetna contains valuable information about how you use your benefits. It can help you track how close you are to meeting your deductible, and it explains what your payment responsibility is for the services and care you received from medical providers, and facilities, whether in or out of network.

You save money using in-network providers.

Aetna provides broad access to network providers across the country, and most plan participants use them. You save money when you use in-network providers, due to the discounts Aetna has negotiated with them.

When Aetna processes your claim for in-network services, your EOB displays the full charge billed by the provider, Aetna's negotiated network rate, and your payment responsibility. The difference between the billed charge and the negotiated rate is how much is saved by staying in network. Your payment responsibility is the amount you owe toward your deductible, if applicable, or for coinsurance.

Where to get help understanding your EOB.

You can get help understanding your EOB on [Aetna Navigator](#). Sign in, click on "Claims" and then "Understanding Your EOB" (in the left navigation). Watch the video to learn more about how your EOB can help you understand your benefits and your payment responsibility.

Look at your EOBs carefully and check the amount Aetna indicates you are responsible for. If you receive a bill from your provider and the amount you are billed is different from the amount indicated on the EOB as your payment responsibility, call your provider. If you don't get a satisfactory response, call Aetna Concierge Services at 1-877-440-4708 for assistance.



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