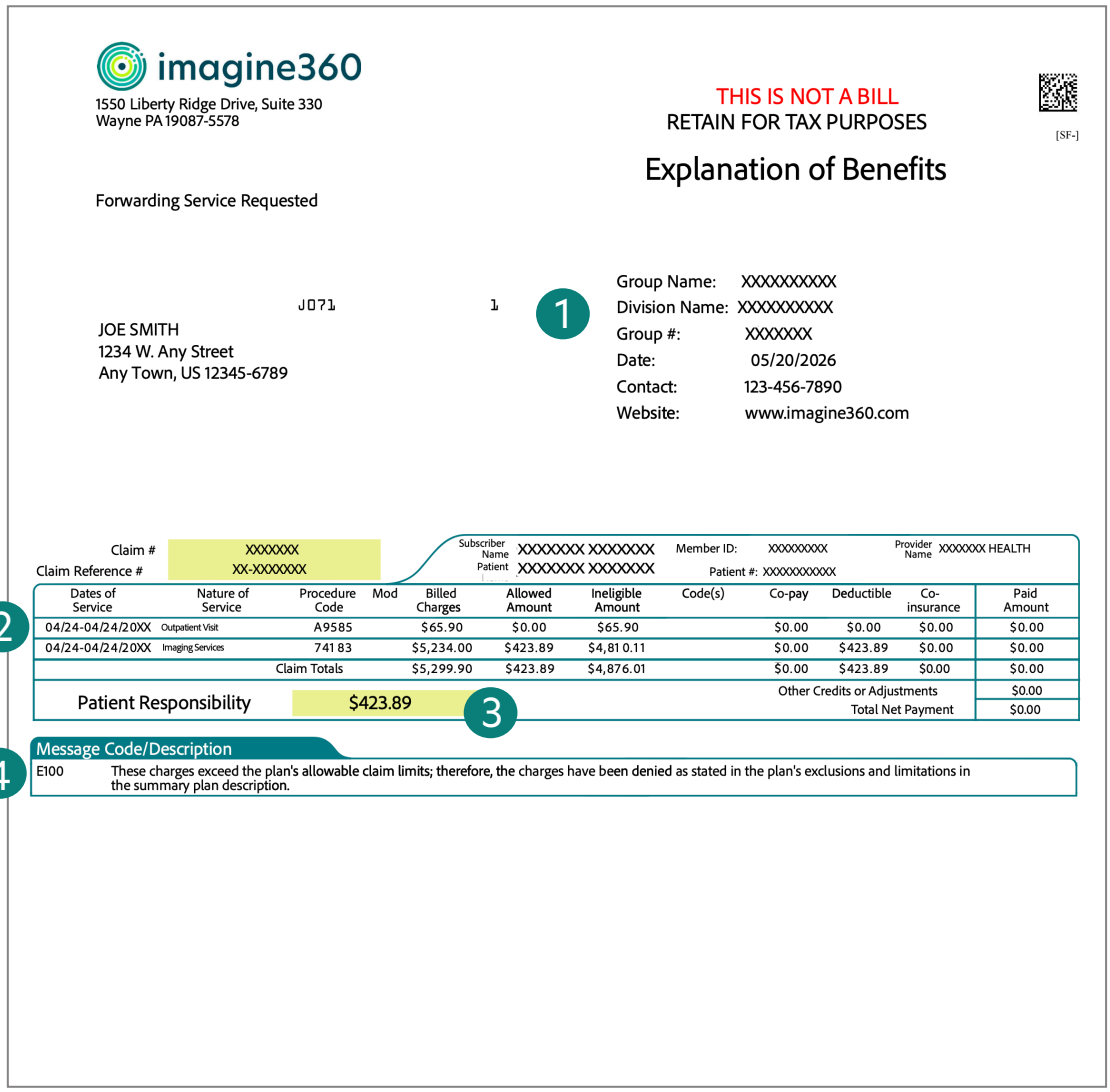
Understanding Your Explanation of Benefits

After you get care, your health plan sends you an Explanation of Benefits (EOB). This isn't a bill — it's a snapshot of what the provider charged, what your plan paid and any amount you may owe.



imagine360
1550 Liberty Ridge Drive, Suite 330
Wayne PA 19087-5578

THIS IS NOT A BILL
RETAIN FOR TAX PURPOSES

[SF-]

Explanation of Benefits

Forwarding Service Requested

J071 1

JOE SMITH
1234 W. Any Street
Any Town, US 12345-6789

1

Group Name: XXXXXXXXXX
Division Name: XXXXXXXXXX
Group #: XXXXXXX
Date: 05/20/2026
Contact: 123-456-7890
Website: www.imagine360.com

Claim # XXXXXXX
Claim Reference # XX-XXXXXXX

Subscriber Name XXXXXXX XXXXXXX
Patient XXXXXXX XXXXXXX
Member ID: XXXXXXXXX
Patient #: XXXXXXXXXX
Provider Name XXXXXX HEALTH

2

Dates of Service	Nature of Service	Procedure Code	Mod	Billed Charges	Allowed Amount	Ineligible Amount	Code(s)	Co-pay	Deductible	Co-insurance	Paid Amount
04/24-04/24/20XX	Outpatient Visit	A9585		$65.90	$0.00	$65.90		$0.00	$0.00	$0.00	$0.00
04/24-04/24/20XX	Imaging Services	741 83		$5,234.00	$423.89	$4,81 0.11		$0.00	$423.89	$0.00	$0.00
		Claim Totals		$5,299.90	$423.89	$4,876.01		$0.00	$423.89	$0.00	$0.00

Patient Responsibility $423.89 3

Other Credits or Adjustments $0.00
Total Net Payment $0.00

4

Message Code/Description
E100 These charges exceed the plan's allowable claim limits; therefore, the charges have been denied as stated in the plan's exclusions and limitations in the summary plan description.

1. Resources for help with your EOB or benefits.
2. An overview of your services, visit dates, provider charges and how your plan paid.
3. Amount you owe after plan benefits are applied. **Compare this amount to any bill you get from your provider.** If they don't match, call the member number on your benefits ID card.
4. Explains why a service was paid in full, partially paid or not covered, and if you need to do anything.

24/7 access to your health benefits: imagine360.vbagateway.com

We're here to help. Call the number on your benefits ID card.
Mon - Thurs: 7 a.m. - 9 p.m. CT | Fri: 7 a.m. - 7 p.m. CT

imagine360