



Understanding Your HCC Explanation of Benefits

Page 1 of 1

HCC HCC Medical Insurance Services, LLC
P.O. Box 2005
Farmington Hills MI 48333-2005

Explanation of Benefits

**RETAIN FOR TAX PURPOSES
THIS IS NOT A BILL**

Forwarding Service Requested

*****ALL FOR AADC 400
32074 1 AB 0.384 119
SAMPLE MEMBER
251 N. ILLINOIS ST
INDIANAPOLIS IN 46204-1901

Customer Service

Date: XX/XX/XX
Phone: 800-605-2282 **Fax:** 317-262-2140
Email: service@hccmis.com
Mail to: HCC Medical Insurance Services, LLC
P.O. Box 2005
Farmington Hills, MI 48333-2005

Reason Code
The code here will explain how the claim has been processed. Please make sure you read this section, as in some cases there could still be a Patient Responsibility because you need to submit a claim form.

List of Services
Here you will see a detailed list of the services that were provided, including the date, total charged amount, any not covered amounts, deductibles and discounts.

Certificate #: A12345678 Provider: SAMPLE PROVIDER Network: SAMPLE
Claim #: 123-0000012345-00 Patient: SAMPLE MEMBER

Dates of Service	Service Code	Total Charge	Not Covered	Reason Code	Less Discount	Less Deductible	Less Co-Pay	Amt. Subject to Coinsurance	Paid Patient's Share At of Coinsurance	Payment Amount
DATE	12345	\$35.00	\$0.00	05	\$23.79	\$0.00	\$0.00	\$11.21	100%	\$0.00
DATE	23456	\$31.00	\$0.00	05	\$19.00	\$0.00	\$0.00	\$12.00	100%	\$0.00
Column Totals		\$66.00	\$0.00		\$42.79	\$0.00	\$0.00	\$23.21		\$23.21
Total Patient's Responsibility: \$0.00										Other Credits or Adjustments
										Total Net Payment
										\$0.00
										\$0.00
										\$23.21

Service Code Description

12345	DESCRIPTION
23456	DESCRIPTION

Reason Code Description

05	PPO discount has been applied
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Payment Details

Paid To	Check No.	Amount
SAMPLE PROVIDER	123456	\$23.21

Service Code
The service code description explains to you the services that were provided as outlined under the list of services above.

Patient Responsibility
If you have anything left to owe, this will be shown here. A few typical examples of why you will still owe money could be:

- You still need to pay your deductible to the provider
- There was a benefit that was not covered by your insurance plan
- More information may be needed to process your claim, such as a completed claim form.

Please make sure you refer to the "Reason Code Description for a full explanation"

Payment Details
Details outlining the payment that as made and to who, typically this would be to the provider directly, or if you have paid for services already - your details should appear here as your refund payment.