

Understanding Your TRICARE Explanation of Benefits

2/19/2019

If you've ever visited the doctor or hospital and used your health benefits, you've probably received an [explanation of benefits](#) (EOB). An EOB is sent after the claim for your visit is processed. It's an itemized statement that breaks down the cost-shares and deductibles. While an EOB isn't a bill, it's still an important document to read through and understand.

Medical

Your EOB will include the date you received the medical treatment or service, along with several amounts. This includes the amount billed, the amount covered, and the amount paid by TRICARE, Medicare, or [other health insurance](#). It will show any balance you owe your provider. It will also let you know how much has been credited toward your [annual deductible](#) and [catastrophic cap](#).

Each time you receive an EOB, compare it to the receipt or statement from the health care provider. Contact your [primary insurance claims processor](#) if you see charges for services you didn't get. And keep your EOB statements with your health insurance records for reference. After reviewing your EOB, you can:

- **Appeal** Click to close The action you take if you don't agree with a decision made about your benefit. certain decisions about your claims.
- [File an appeal](#) within 90 days of the date of the EOB notice.

TRICARE [regional and overseas contractors](#) don't mail EOBs to you. EOB statements are available online on your TRICARE regional or overseas contractor website. You must first log in or register on their secure portal to get access to your EOB statements online. After you log in, you can then view and print your TRICARE EOB. This gives you access to your information anytime. To get to your regional or overseas contractor website, select a link below:

- [TRICARE East](#)
- [TRICARE West](#)
- [TRICARE Overseas Program](#)
- [TRICARE For Life](#)

TRICARE contractors don't issue an EOB to you when claims involve services related to certain sensitive diagnoses. To learn more about this, contact your TRICARE regional or overseas contractor.

Pharmacy

Your pharmacy EOB statement is a summary of your [prescription claims](#) history when you use your TRICARE pharmacy benefit. [Express Scripts](#), the TRICARE Pharmacy Program contractor, will send you an EOB only if there's claim activity from a retail pharmacy or TRICARE Pharmacy Home Delivery. If you only [fill your prescription](#) at a military pharmacy, you won't receive an EOB.

Pharmacy EOB statements are printed and mailed quarterly. However, if you sign up to receive your EOB online, you'll get a monthly notification when it's ready. You'll also be able to view your statements online anytime. To register online, follow the instructions on the [Express Scripts website](#).

Dental

If you're enrolled in the [TRICARE Dental Program](#) (TDP), you'll receive a Dental Explanation of Benefits (DEOB) from United Concordia Companies, Inc. that explains what was covered for your dental services. The

DEOB breaks down the costs for the procedures, and helps you understand how much you have to pay in cost-shares, if any. You can view your DEOB on the [TDP website](#). Find more about a DEOB in the [TRICARE Dental Program Handbook](#).

Remember, an EOB and a DEOB are not bills. These statements simply show you what action TRICARE has taken on your claims. For more information related to an explanation of benefits, visit the [Filing Claims](#) section. To learn more about your health care costs, visit [Costs](#) on the TRICARE website.

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SOURCE: <https://tricare.mil>