

How to reduce your Deductible from \$4500 to \$1000

When you receive Explanation of Benefits (EOB) send them to NBS (The buy down company)



Page 1 of 3

EXPLANATION OF BENEFITS
THIS IS NOT A BILL

Test
Test
IDAHO FALLS, ID 83402

If you have a question about your claim, please call Customer Service at 208-331-7347 or 800-627-1188
www.bcidaho.com

MEDICAL CLAIM SUMMARY For claims processed through Date X

Member	Enrollee #	Group 10037023 - Classic Foods Inc				
SERVICES SUBMITTED BY	CHARGES	NETWORK SAVINGS <small>Amount saved by using a provider contracted with Blue Cross of Idaho</small>	OTHER INSURANCE <small>Payment reduction due to primary insurance</small>	AMOUNT WE PAID <small>Payment made to Provider</small>	WHAT YOU OWE OR MAY HAVE PAID THE PROVIDER	
Sample	575.00	64.47	0.00	180.00	330.53	
Sample	20.00	20.00	0.00	0.00	0.00	
TOTAL	595.00	84.47	0.00	180.00	330.53	

MEDICAL CLAIM DETAIL

Billing Provider									
Provider Patient Account									Claim #
Service Date	Service Description	Charges	Network Savings	Other Insurance	Non Covered	Deductible	Copayment/Coinsurance	Amount We Paid	Notes
07/18/23	Medical Services	45.00	7.35	0.00	0.00	37.65	0.00	0.00	
07/18/23	Medical Services	120.00	57.12	0.00	0.00	62.88	0.00	0.00	
07/18/23	Medical Services	200.00	0.00	0.00	0.00	200.00	0.00	0.00	
07/18/23	Medical Services	210.00	0.00	0.00	0.00	0.00	30.00	180.00	
CLAIM TOTAL		575.00	64.47	0.00	0.00	300.53	30.00	180.00	

Billing Provider									
Provider Patient Account									Claim # 232851359700
Service Date	Service Description	Charges	Network Savings	Other Insurance	Non Covered	Deductible	Copayment/Coinsurance	Amount We Paid	Notes
10/11/23	Therapy	20.00	20.00	0.00	0.00	0.00	0.00	0.00	
CLAIM TOTAL		20.00	20.00	0.00	0.00	0.00	0.00	0.00	

➡ Download NBS , register for the APP and enter the information after you get the welcome e-mail on 3/1/24



OR download the Claim Form (<https://courses.gbsbenefits.com/ClassicFoods2024?page=4>) and email both to mynbsbenefits.com or Fax to 844-438-1496

After your first \$1000, NBS (the buy down company) will reimburse you 90% of the deductible up to \$3150. Then Blue Cross will begin to cover 70% of the deductibles.

More detailed information can be found at...

- 1- www.wendysidaho.com under Health Benefits
- 2- www.paycor.com log into your benefits to see documents
- 3- <https://courses.gbsbenefits.com/ClassicFoods2024>
- 4- <https://benefitguides.gbsbenefits.com/classic-foods-benefit-guide-2024/full-view.html>