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NCAS is pleased to provide you with a new Monthly EOB Summary Statement. At NCAS, our members are at the heart of everything we do and we continually strive to find ways that enable us to better serve our members. NCAS is also committed to doing our part in helping to save the environment.

In the past, you have received paper copies of explanations of benefits (EOBs) in the mail. You will now receive the attached Monthly EOB Summary Statement, which will clearly explain how much is paid, to whom, and for what. This statement is easy to understand AND is good for the environment by reducing paper waste.

What is a Monthly EOB Summary Statement?

A Monthly Summary Statement is a new report from NCAS that shows the medical and dental benefits paid to providers on your behalf over a 30 day period. The report is clear, making it easy to understand what your benefits paid and what you paid. Page three includes a sample Monthly EOB Statement which explains how to read your new statement.

Will I still receive EOBs?

You will still be able to view your EOBs online. EOBs will continue to be posted online, just as they are now and you will be able to view and print an EOB anytime you need one. No EOBs will be automatically mailed after December 1, 2011.

Who will receive the Monthly Summary Statement?

If you currently receive mailed EOBs, you'll get the new summary by mail, as well, but only if you have a medical or dental claim in a 30-day period. Starting in December, you'll no longer be mailed individual EOBs.

Why is NCAS stopping EOBs?

NCAS is not stopping EOBs. You will still be able to see your family's EOBs online. NCAS will no longer automatically mail them to you when a claim is paid on your behalf. You will get a Monthly EOB Summary Statement instead, showing your benefits paid over a 30 day period.

NCAS is making this change as part of an effort to stop paper waste and serve our members better. The Monthly Summary Statement uses less paper to produce than multiple EOBs do and is easy to understand.

Can I see the Monthly Summary Statement online?

No, Monthly Summary Statements will not be available online.

What's the difference between an EOB and the Monthly Summary Statement?

An EOB is a statement that is created for each claim that is filed on your behalf and has traditionally been sent by mail as each claim is paid.

A Monthly EOB Summary Statement is a summary of all of the EOB's issued in a one month period. By printing a monthly statement, we will reduce paper waste. NCAS will start to send Monthly EOB Summary Statements beginning in January 2012.

Will I receive a Monthly Summary Statement even if I don't have any Summary?

No. You'll be sent a Monthly Summary Statement only when you have activity in the previous month – and only if your EOBs are currently mailed.

I don't have a computer/printer, so how can I get a copy of an EOB?

Call the customer service number on your member ID card when you need a copy of an EOB.

When will Monthly Summary Statements begin?

You will receive a Monthly Summary Statement in January, if you have a medical or dental claim paid on your behalf in December and if you receive your EOBs by mail now. If you have no activity, no statement will be sent.

Will the new statement really save paper?

Yes, by changing to Monthly Summary Statements, 50 million sheets of paper a year should be saved.

How do I stop paper mailings altogether?

This feature is scheduled to be implemented in 2012.

Will stopping mailed EOBs reduce the amount I pay for insurance?

Although NCAS works to keep costs down day in, day out, moving to Monthly Summary Statements are not likely have much effect on your costs. The rates charged by your employer are driven by medical cost trends that are rising.

What can have the most effect on health care costs in the U.S. is for all of us to maintain healthy lifestyles. Eat right and exercise often to stay healthy.

Green Facts and Stats

- Over 41 million EOBs were mailed in 2008
- Only 3 million monthly statements are expected to be mailed in a year reducing paper use by over 50 million sheets
- Over 6,027 trees a year will be saved by changing to Monthly EOB Summary Statements

If you have any questions, please contact a NCAS member services representative at the number on your Member ID card.