



An EOB is a statement FCL sends to an enrollee to explain all claim decisions for dental treatments and/or services submitted by a provider on an enrollee's behalf or submitted by an enrollee. It is not a bill. If there is a payment due the provider for any insured's unpaid cost sharing or non-covered services per the Policy, the provider will bill the insured.

FCL will send the enrollee an EOB within twenty (20) days of our receipt of an electronically filed claim and for a claim filed on a paper claim form, within forty (40) days of our receipt.

Please refer to the document "How to Read Your EOB" for a complete description of each item on the EOB.