



Coordination of Benefits

Primary and secondary coverage

Many families today carry more than one group health plan, often when both spouses are employed. If this is true in your case, the two plans coordinate payment of your medical charges. This is based on a system that considers one of the plans to be the primary plan and the other the secondary plan.

Primary and secondary plans

A plan is primary if it covers the patient as an employee. A plan is secondary if it covers the patient as a dependent. This means when you receive medical care, your Meritain Health® plan is always primary and your other plan is always secondary. Also, when your covered spouse receives care, their employer's plan is always primary, and your Meritain Health plan is always secondary.

Birthday rule

But which plan is primary for your dependent children? The birthday rule makes the answer to this question simple.

Under the birthday rule, the parent whose birthday comes first in the year carries the primary coverage for all dependent children. The parent whose birthday falls later in the year carries the secondary coverage.

So, if one parent's birthday is January 12 and the other's come later (any date between January 13 and December 31), the parent with the January 12 birthday will be the primary payer for each dependent. In the uncommon case both parents have the same birthday, the policy that's been in effect the longest for the child will be considered primary.

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Coordination of benefits under two plans

When you submit claims to your primary Meritain Health plan, it will pay benefits without considering benefits may be provided by a secondary plan. Your Meritain Health plan will then send you an Explanation of Benefits (EOB), which you may submit with a claim form to your secondary plan.

In most cases, your primary insurance pays the first portion of the claim up to your coverage limits. Your secondary insurance may pick up some or all of the remaining costs.

For example, let's pretend your employed spouse incurs a \$100 medical charge. Their medical plan is primary since they are the employee. Your Meritain Health plan is secondary.

- Your spouse's plan agrees to cover 70 percent of the \$100 charge, paying \$70 to your spouse's doctor.
- If your Meritain Health plan had been the primary plan, let's assume it would have covered 80-percent of the charge..
- So, as the secondary plan, your Meritain Health plan would cover the difference between the 70 and 80 percent. Therefore, the 10 percent difference would be paid out as \$10.



Please note: failure to update coordination of benefits will result in claims being denied.

Questions? Just call Meritain Health at the number located on the back of your ID card.



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