



PacifiCare **Health Watch**

Coordination of Your Health Benefits

Your PacifiCare medical plan includes coordination of benefits (COB) provisions. This means that payments from PacifiCare are coordinated with those you may be entitled to from other plans. This prevents duplication of payment if you or your dependents are covered by more than one group insurance plan.

The COB provisions provide payment up to the normal reimbursement level under the respective plans. This means that your combined benefits from all health plans will equal, but never exceed, the amount normally payable when there is no COB with another plan.

When You Are Covered by More Than One Plan

If you are covered under another plan (for example, if you're covered as a dependent under your spouse's medical plan), that plan's benefits will be coordinated with the benefits provided under your PacifiCare plan. The intent is to allow you to receive the maximum payments to which you're entitled – without overpaying you. This means that, between two or more plans, you'll receive benefits up to, but not more than, the level of PacifiCare benefit.

HMO/MCO/POS

If you are covered under PacifiCare and another health insurance plan there are a few things you can do to speed up the processing of your claims.

Many PacifiCare members also receive health care coverage from a spouse, a partner or possibly another job. If this is you, you need to determine which health care plan is your "primary" plan. This will be the plan that is mainly responsible for coordinating your health care costs and benefits.

Why is this important?

Because until we know which is your primary plan, your health care plans cannot promptly reimburse you for any out-of-pocket expenses. Along with delaying your reimbursement, if you're overpaid, this can begin an inquiry by PacifiCare or another plan. An inquiry can lead to more delays.

To keep this from happening, always be sure to identify your primary plan. Please include this information in the appropriate section on your membership form.

How Do I Decide Which Is My Primary Plan?

As a general rule, your primary plan is the health care coverage that you receive from your current employer. It can also be the plan you receive as a member, subscriber or retiree of an organization. Your secondary plan is the one you receive as a dependent to someone else's plan.

What About Dependent Children?

If both parents have different primary plans, the following rules should apply:

- When the natural parents are married, domestic partners or living in the same household, apply the "birthday rule." This means the primary plan for your dependent children is the same as the parent whose birthday occurs earliest in the year (month & day). If both parents have the same birthday (month & day), the parent who has had coverage for a longer time provides the primary plan. (You should also make certain

neither plan has any special rules deciding which plan is primary. If one plan, for instance, states the father's plan is always primary, you should abide by that rule.)

- When the natural parents are divorced, legally separated, or not married and not living together, then the parent named in a court decree as having the main responsibility for health care coverage provides the primary plan. If there is no decree, then the primary plan is the one that belongs to the parent with primary legal custody. If the parents have joint legal custody, then the "birthday rule" again applies. (To discuss additional circumstances, please contact PacifiCare.)

What Else Do I Need to Know?

- If the preceding rules do not determine the order of benefits, the plan that has covered the person for the longer period is primary.
- When seeing a doctor or health care provider, always show all your current health insurance cards. You may also identify your primary plan. Your doctor or health care provider will know how to process your benefits.
- If you or your dependents drop/join another health plan, please contact PacifiCare.

Questions?

Call the

Customer Service

department

toll-free at

1-800-531-3341.