

Coordination of Benefits (COB)

As a group benefits plan member, you have health and dental coverage. However, you may also be covered for health and dental benefits as a dependant with your spouse's insurance plan. The two plans may have slightly different levels of coverage, and provide different service options.

Informing your insurance company about your spouse's coverage and coordinating your family benefits can help you recover up to 100% of your eligible expenses. "Your spouse should share the details of your coverage with his or her plan too — preferably before a claim is submitted. With this information available, the insurers can share the eligible expense by coordinating the coverage available from each benefit plan. Industry-wide guidelines established by the Canadian Life and Health Insurance Association (CLHIA) allow for consistent handling of health and dental care claims for all insurance companies, plans and plan members.

Contact Numbers:

Great-West Life: 1-800-874-5899

Manulife Financial: 1-800-268-6195

For coordination of benefits to work properly, you need to understand who should submit the claim first, and to which insurance company or plan.

In all cases where benefits are being coordinated, plans will apply any deductibles, maximums or coverage limitations in accordance with the policy before any claim payments are issued.

Claims for you and your spouse

If the claim is for...	and...	then claims should be submitted... first to...	then send the first plan's "Claimant's Explanation Of Benefits (EOB)" and copies of receipts to...
You	You are covered as a dependant with your spouse's plan	Your plan (keep a copy of receipts)	Your spouse's plan
Your spouse	Your spouse has coverage under another plan and is also covered as an eligible dependant under your plan	Your spouse's plan (keep a copy of receipts)	Your plan

If your spouse's insurance plan happens to be with the same insurance company as you have, you and your spouse must refer to each other's plan number when submitting claims, so that the insurance company can coordinate benefits available for each plan automatically.

Claims for dependant children

Coordination of Benefits guidelines also determine which insurance company should pay first when parents have coverage under their respective plans for their eligible dependant children.

The 'birthday rule' uses the month and day of birth of each parent, regardless of which parent is older. The parent whose month and day of birth falls earlier in the calendar year, should submit children's claims to his or her insurance company first. If the claim is approved, payment will be issued from that parent's plan. The other parent can then submit the first "Claimant's Explanation of Benefits" (EOB) to his or her insurer to consider any remaining balance. If both parents have the same birthday, then an 'alphabetical rule' is applied to the parent's first names. The parent whose first name begins with an earlier letter in the alphabet should submit to his or her plan first.

For all claims for children except in situations where one parent has sole custody:

If your month and day of birth is...	then claims should be submitted... first to...	then send the first plan's "Claimant's Explanation Of Benefits (EOB)" and copies of receipts to...
Earlier than your spouse's	Your plan (keep a copy of receipts)	Your spouse's plan
Later than your spouse's	Your spouse's plan (keep a copy of receipts)	Your plan

For parents with sole custody arrangement:

For the purpose of Coordination of Benefits, sole custody is defined as an arrangement where only one parent has both physical and legal custody of the child. Physical custody means that the child resides with the parent. Benefits are generally payable to the insured plan member unless otherwise assigned to the provider of service or an alternate payee.

If the custody arrangement is... a sole custody arrangement	Priority for payment is established as follows:
	<ol style="list-style-type: none">1. The plan of the parent with custody of the child2. The plan of the spouse of the parent in #13. The plan of the parent without custody of the child4. The plan of the spouse of the parent in #3

Maximize your available coverage

It is becoming increasingly common to have to disclose information about any other coverage when you complete your enrollment forms, or first apply for benefits.

You can keep your COB information up-to-date by completing a Group Insurance Application and Evidence of Insurability form with the change, ticking the Change box and submitting to OSS Pay and Benefits. When submitting paper claims, always include the policy number and your ID number on the claim form. Your insurance company will compare what is recorded on your claim form with any COB information you provided when you enrolled, and adjust your file accordingly.

Regardless of which method you use to share information, when you take advantage of COB, you make the most of coverage available through your benefit plan. Generally information about any health or dental insurance coverage you have through a school insurance plan (for your eligible dependant children), or through your auto-insurance does not need to be shared with your insurance company, as benefits from these plans are separate and will not be combined.

Co-ordination of Benefits (COB) Examples

Scenario 1:

Q: I am living in a common-law relationship. My spouse has health benefits under his employer's plan but he does not have a Drug Card. My spouse's birthday is on July 2nd. My birthday is on September 4th. How do I co-ordinate benefits for our child?

A: The "birthday rule" uses the month and day of birth of each parent, regardless of which parent is older. The parent whose month and day of birth falls earlier in the calendar year submits the child's claim to the insurance company first. Since your spouse's birthday occurs first in the calendar year, your OPS Drug Card cannot be used. You would pay for the prescription at the pharmacy, obtain a receipt and submit the paper documentation to your spouse's plan carrier for repayment. Keep a copy of the receipt. Once you receive the "Claimant's Explanation of Benefits" (EOB) from your spouse's carrier, send it, along with a paper claim and a copy of the receipt, to the OPS carrier (Great-West Life) for co-ordination of benefits.

Scenario 2:

Q: I am living in a common-law relationship. My spouse has health benefits under his employer's plan but he does not have a Drug Card. My spouse's birthday is on July 2nd. My birthday is on September 4th. My son has his own Drug Card since he is over age 21 and in full-time attendance at a university. How does my son use the Drug Card and co-ordinate benefits?

A: Your son cannot use the OPS Drug Card since your spouse's birthday occurs first in the calendar year and your spouse does not have a Drug Card. Your son would need to pay at the pharmacy and obtain a receipt, which would then be submitted to your spouse's plan carrier for payment. Keep a copy of the receipt. Once you receive the "Claimant's Explanation of Benefits" (EOB) from your spouse's carrier, send it along with copies of receipts and a paper claim, to the OPS carrier (Great-West Life) for co-ordination of benefits.

Scenario 3:

Q: I am legally divorced and am currently in a common-law relationship. I have full custody of the children. My ex-spouse also has the children listed as dependents under her health plan. How do we co-ordinate benefits for our children?

A: Your dependents must be listed in WIN. Contact the OPS carrier, Great-West Life, directly and advise them that your ex-spouse has co-ordination of benefits for your children. You would use your Drug Card at the pharmacy to pay for your children(s)' prescriptions. Submit the receipt to your ex-spouse for co-ordination of benefits with her plan carrier.

Note: For all situations concerning co-ordination of benefits where the parents are divorced, legally separated or have re-married or entered into a common-law relationship, please contact the carrier directly to determine which order of benefits would apply in your given situation.