

## Making the Most of Healthcare and Dental Benefits

When it comes time for your employees to make a benefit claim, you want to make sure that they are getting everything to which they are entitled. In many cases, getting the highest coverage may mean coordinating benefits with other insurance plans for maximum benefits.

Coordinating benefits is common with dental and drug claims, and happens if an employee or a dependent is covered under your group insurance plan **and** under a second employer's program (as a spouse or dependent). In these cases, the two plans may combine to pay up to 100% of the claim expenses. It works like this:

- When spouses both have coverage, claims should go to the **patient's** plan first. Any expenses not covered by the patient's plan should then be submitted to the spouse's plan, along with the Explanation of Benefits (EOB) from the initial claim.
- For dependent's benefits, the claim goes to the plan covering the parent whose birthday falls earlier in the calendar year, then to the spouse's plan along with the EOB from the initial claim.
- When parents are separated or divorced, dependent's claims should be submitted in this order: the plan of the parent with custody; the spouse of the parent with custody; the parent who does not have custody; and finally, to the plan of the spouse of the parent who does not have custody.

Remember to make photocopies of all documents before you send them in to each plan.

By coordinating benefits, you can ensure that your employees are making the most of their group benefit plan.