



Reuter Insight

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Coordination of Benefits

As a group benefits plan member, you have health and/or dental coverage through your employer. However, you may also be covered for health and dental benefits as a dependant with your spouse's insurance plan. Industry-wide procedures, determined by Canadian Life and Health Insurance Association (CLHIA) guidelines, establish which plan considers a claim first. Through coordination of benefits, you can submit the unpaid part of a claim to the second plan for consideration.

If your spouse has health and/or dental coverage through their employer, here's how to take advantage of coordination of benefits:

For you:

Send your claims to your plan first. Then submit the claim statement, along with copies of receipts for any unpaid portion, to your spouse's plan.

For your spouse:

Send your spouse's claims to his/her plan first. Then submit the claim statement, along with copies of receipts for any unpaid portion, to your plan.

For your children:

1. If you are the parent whose birthday (month and day) falls EARLIER in the year, submit your children's claims to your plan first. Then submit the claim statement, along with copies of receipts for any unpaid portion, to the other parent's plan.
2. If you are the parent whose birthday (month and day) falls LATER in the year, submit your children's claims to the other parent's plan first. Then submit the claim statement, along with copies of receipts for any unpaid portion, to your plan.