



# Helping you understand how your plan coordinates benefits.

The health plan administered by UnitedHealthcare for State of Rhode Island members provides for coordination of benefits (COB) for a member or dependents who are covered by more than one health benefit plan.

## Coordination of benefits overview.

If you have coverage that is provided under 2 or more health plans, COB will determine which plan is primary and which is secondary. The plan that is considered primary pays the benefits first, without regard to the possibility that another plan may cover some of the expense. Any remaining expense may be paid under the other plan that is considered secondary.

The secondary plan may determine its benefits based on the benefits paid by the primary plan or its own benefit plan.

## How to determine which plan is primary.

If you are covered by 2 or more health plans, the benefit payment follows these rules:

- A plan that covers a person as an employee pays benefits before a plan that covers the person as a dependent.
- Your dependent children will receive primary coverage from the plan covering the parent whose birth date occurs first in the year. This birthday rule applies only if:
  - The parents are married or living together whether or not they have ever been married and not legally separated.
  - A court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage.

## Examples:

### Determining primary plan for you:

If you and your spouse both have family medical coverage through your respective employers, and you are unwell and go see a physician, **the health plan that you are considered an employee on is considered primary** and will pay benefits for the physician visit first.

### Determining primary plan for a dependent child:

If you and your spouse both have family medical coverage through your respective employers, and your dependent child sees a physician, COB will be determined by whose birthday (yours or your spouse's) is first in the calendar year. **The person's health plan whose birthday is first will be considered the primary.**

CONTINUED

## When the State of Rhode Island plan is secondary.

If the State of Rhode Island plan administered by UnitedHealthcare is considered the secondary plan, the amount that will be paid for covered services will be determined by the following steps:

- The State of Rhode Island plan determines the amount it would have paid based on the allowable expense.
- This plan pays the entire difference between the allowable expense and the amount paid by the primary plan, as long as this amount is not more than the primary plan would have paid had it been the only plan involved.

You will be responsible for the copay, coinsurance and deductible payments that are not covered as part of the COB payment. The maximum combined payment you may receive from all plans cannot exceed 100 percent of the allowable expense.<sup>1</sup>

- Coordination of benefits does not guarantee that all of the out-of-pocket expense will be covered.

**For more details, including how this plan coordinates when secondary to Medicare, consult the Coordination of Benefits section in your State of Rhode Island Summary Plan Description.**



**Questions? Please call your  
customer representative**  
at 1-866-202-0434.

<sup>1</sup> For purposes of COB, an allowable expense is a health care expense that meets the definition of a covered health service under UnitedHealthcare.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

[Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare) [Twitter.com/UHC](https://twitter.com/UHC) [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare) [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

8288270.0 1/19 ©2019 United HealthCare Services, Inc. 18-10687

