

Dear Subscriber:

We appreciate your assistance in providing information about other health coverage you may have — thank you for your cooperation! Please either review this form and call Customer Service at 1-800-508-4722 with the information or complete the form and mail to the address above.

Subscriber Name and Address

Date _____

Member ID _____

Group Number _____

Group Name _____

If you or your dependents have other health coverage, the information requested below will enable us to coordinate payment of your claim(s) with your other carrier(s). Please refer to the back of this form for answers to the most often asked coordination of benefits questions. If you require assistance in completing this form, please contact your employer or our Customer Service Department.

OTHER INSURANCE INFORMATION

Do you or any family members have any of the following:

1. Coverage with us (other than listed above)? No Yes If Yes, please complete the following line.

SUBSCRIBER NAME	DATE OF BIRTH MONTH DAY YEAR	SUBSCRIBER ID NUMBER	GROUP NUMBER
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2. Medicare coverage No Yes If Yes, please complete the following sections. If there is more than one member with Medicare Coverage, use a separate piece of paper. **Please include a copy of your Medicare card(s) for each Medicare recipient.**

NAME OF FAMILY MEMBER WITH MEDICARE COVERAGE	MEDICARE ID NUMBER	PART A EFF. DATE / /	PART B EFF. DATE / /	PART D EFF. DATE / /
RETIREMENT DATE / /	ARE YOU ENTITLED TO MEDICARE DUE TO ONE OF THE FOLLOWING: <input type="checkbox"/> DISABILITY <input type="checkbox"/> KIDNEY FAILURE	DATES REQUIRED IF DISABILITY OR KIDNEY FAILURE CHECKED:	DATE OF ENTITLEMENT / /	FIRST DIALYSIS TREATMENT / /
				KIDNEY TRANSPLANT / /

Are you entitled to Medicare for more than one reason? If so, give the reasons for your dual entitlement.

3. Other medical, dental, prescription drug, or vision coverage? No Yes

If Yes, please complete the following sections. If more than one policy, please attach additional paper.

IF ANOTHER HEALTH INSURANCE PLAN PAYS FIRST, SEND US A COPY OF THEIR EXPLANATION OF BENEFITS.

OTHER INSURANCE COMPANY:

COMPANY NAME
STREET ADDRESS
CITY STATE ZIP CODE
TELEPHONE NUMBER ()
EFFECTIVE DATE OF COVERAGE

NAME OF POLICYHOLDER	DATE OF BIRTH MONTH DAY YEAR
RELATIONSHIP TO OUR SUBSCRIBER	
IS POLICY A GROUP COVERAGE? <input type="checkbox"/> NO <input type="checkbox"/> YES	IS THIS COBRA COVERAGE? <input type="checkbox"/> NO <input type="checkbox"/> YES
IS COVERAGE AN INDIVIDUAL POLICY? <input type="checkbox"/> NO <input type="checkbox"/> YES	
POLICY ID # (SOCIAL SECURITY #, MEMBER #, ETC.)	
GROUP #	
EMPLOYER: ARE YOU RETIRED? <input type="checkbox"/> NO <input type="checkbox"/> YES	
ABOVE POLICY IS FOR: <input type="checkbox"/> MEDICAL <input type="checkbox"/> DENTAL <input type="checkbox"/> VISION <input type="checkbox"/> PRESCRIPTION DRUGS	
ABOVE POLICY COVERS: <input type="checkbox"/> SUBSCRIBER <input type="checkbox"/> SPOUSE <input type="checkbox"/> DEPENDENT CHILDREN	

(OVER)

4. If parents are divorced or legally separated, the following information is needed to determine which coverage will process claims first for dependent children.

CHILD'S NAME FIRST LAST	NAME OF PERSON WITH CUSTODY	RELATIONSHIP TO CHILD LISTED	NAME OF PERSON WITH FINANCIAL RESPONSIBILITY FOR HEALTH COVERAGE ACCORDING TO DIVORCE DECREE	RELATIONSHIP TO CHILD	NAME OF OTHER COVERAGE PROVIDED*

* If this is different from the Other Insurance Company listed in Question Number 3, please list all other coverage information (e.g., telephone number, name of policyholder, ID Number, Group Number, etc.) on a separate sheet.

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

SIGNATURE OF SUBSCRIBER OR SPOUSE X
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Questions and Answers to Help You Understand Coordination of Benefits (COB)

What is Coordination of Benefits (COB)?

COB is two or more health care companies working together to share the cost of health care expenses.

Why do we coordinate benefits?

Insurance regulations allow health care companies to coordinate benefits. These regulations allow us to keep your cost of health care coverage as low as possible by avoiding payment of more than the total charge of bills submitted. These rules identify one plan as "primary" (the company that pays first) and the other plan as "secondary" (the company that pays second.)

Who do I submit my bill(s) to first?

- ◆ If the patient is our Subscriber, submit to us first and the other plan second.
- ◆ If the patient is the spouse of our Subscriber, submit to the other plan first and to us second.
- ◆ If the patient is a dependent child, submit to the plan of the parent whose birthday falls **earliest in the year**. Example: mother's birth date is May 5th and father's birth date is November 9, submit to the **mother's** plan first.
- ◆ If the parents of the patient are divorced or legally separated, submit first to the plan of the parent with financial responsibility for health care coverage according to the divorce decree. If not stated in the divorce decree, submit bill(s) in the following order:
 - A. To the plan of the parent with custody;
 - B. To the plan of the spouse of the parent with custody;
 - C. To the plan of the natural parent without custody; or
 - D. To the plan of the spouse of the parent without custody.
- ◆ If you have two coverages with us, submit each bill with both Subscriber and Group identification numbers.
- ◆ If Medicare is your primary carrier, submit your bill(s) to us with a copy of the Medicare Explanation of Benefits.
- ◆ If you are the Subscriber of more than one health care coverage, the coverage which has been effective the longest is primary. Submit your bill(s) to that carrier first.
- ◆ Retiree Plans may require any non-retiree coverage to be primary.

How do we coordinate benefits?

- ◆ When we receive your bill(s), we determine which health care company will process your bill(s) first.
- ◆ If you submit your bill(s) with a copy of your other health care company's denial or an Explanation of Benefits, we will use this information to process your bill(s) promptly.
- ◆ If we do not receive this information with your bill(s), we contact your other health care company to obtain the information needed to process your bill(s). We always call those companies that coordinate over the telephone. This enables us to process your bill(s) promptly.

When do I receive an "Other Coverage Questionnaire"?

- ◆ When we have conflicting, incomplete or outdated information, you will receive a questionnaire.
- ◆ When your other coverage cancels, we need new coverage information.

IMPORTANT REMINDERS

- ◆ When we request COB information, please return the form by the date indicated to assure prompt processing of your bill(s).
- ◆ Always keep your health care providers (doctor, dentist, etc.) updated with your correct health care coverage information.