

GROUP INSURANCE

COORDINATION of Benefits



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» Coordination of Benefits

This guide provides case-by-case instructions on how to submit claims if you and/or your spouse are **both** covered by a group health and/or dental plan through your employer, a union, association or other organization that provides Coordination of Benefits (COB).

Coordination of Benefits can help you and your family members receive the maximum eligible benefit from both policies. Payment of benefits is based upon the calculation rules specified by the Canadian Life and Health Insurance Association (CLHIA).

If you need further assistance regarding Coordination of Benefits, please contact your plan administrator.



Instructions when submitting a claim

Claims for **You**

If the expenses are for you and you are the employee covered by Industrial Alliance through your employer.

- Step 1:** You must first submit your claim to Industrial Alliance. Be sure to keep copies of all original receipts.
- Step 2:** Submit the unpaid portion of your claim to your spouse's plan by completing his/her insurer's claim form.
- Step 3:** Attach all copies of your original receipts along with the explanation of benefits you received with your payment from Industrial Alliance.

Claims for **Your Spouse**

If the expenses are for your spouse who is an employee covered under his/her own group insurance plan.

- Step 1:** Submit the claim to his/her group insurance carrier first. Be sure to keep copies of all original receipts.
- Step 2:** Submit the unpaid portion of your spouse's claim to Industrial Alliance by completing our claim form.
- Step 3:** Attach all copies of your spouse's original receipts along with the explanation of benefits he/she received with his/her payment from the group insurance carrier.





Claims for **Dependent Children**

Case 1: If the expenses are for dependent children who are covered under your plan and your spouse's group insurance plan.

- Step 1:** Submit the claim to the group insurance carrier of the parent whose birthday comes first in the calendar year. If both parents were born on the same day and month, the alphabetical order of the parents' first names determines which plan the claim must be submitted to first. Be sure to keep copies of all original receipts.
- Step 2:** Submit the unpaid portion of the claim to the second carrier by completing their claim form.
- Step 3:** Attach all copies of the dependent child's original receipts along with the explanation of benefits received with the payment from the first carrier.

Case 2: If you and your spouse are separated or divorced and your dependent children are covered under both plans.

- Step 1:** Submit the claim to the plan covering the parent who has full custody of the child. Be sure to keep copies of all original receipts.
- Step 2:** Submit the unpaid portion of the claim to the plan of the spouse of the parent with full custody of the child, by completing his/her insurer's claim form.
- Step 3:** Submit the unpaid portion of the claim to the plan of the parent who does not have custody of the child.
- Step 4:** Submit the unpaid portion of the claim to the plan of the spouse of the parent who does not have custody of the child.
- Step 5:** Attach all copies of the dependent child's original receipts along with the explanation of benefits from the first and/or second carrier.

Note: If you have **Joint Custody**, you must follow the steps in Case 1.

Claims for Post-Secondary Students (College/University)

Case 1: If your dependent children are enrolled in post-secondary studies and are covered under a college or university insurance plan and under your plan.

- Step 1:** Health care and dental expenses must be submitted to his/her college or university plan first. Be sure to keep copies of all original receipts.
- Step 2:** Submit the unpaid portion of the claim to Industrial Alliance by completing our claim form.
- Step 3:** Attach all copies of the dependent child's original receipts along with the explanation of benefits received with his/her payment from the college or university insurance plan.

Case 2: If your dependent child has a part-time job and is enrolled in their employer's plan and is covered under your group insurance plan.

- Step 1:** Your child must submit the claim to his/her own plan first. Be sure to keep copies of all original receipts.
- Step 2:** Submit unpaid portion of the claim to Industrial Alliance by completing our claim form.
- Step 3:** Attach all copies of the dependent child's original receipts along with the explanation of benefits received with his/her payment from his/her employer.



Claims for Retirees

If you are insured as a retiree under the group insurance plan from your former employer and as an employee under the group insurance plan of your new employer.

- Step 1:** You must first submit your claim to the group insurance plan you are covered under as an active employee, i.e. your new employer's plan. Be sure to keep copies of all original receipts.
- Step 2:** Submit unpaid portion of your claim to your former employer's group insurance plan by completing their insurer's claim form.
- Step 3:** Attach all copies of your original receipts along with the explanation of benefits you received with your payment from the first group insurance plan.

Note: If you are retired and have the same eligibility status under more than one plan (for example, you are covered as a part-time employee under both plans), you must first submit your claim to the plan that has been in force the longest.

Claims for Individual and group plans

If you have a separate individual plan that you purchased on your own in addition to your group insurance plan.

- Step 1:** You must submit your claim to the group health or dental plan first. Be sure to keep copies of all original receipts.
- Step 2:** Submit the unpaid portion of your claim to the individual plan.
- Step 3:** Attach all copies of your original receipts along with the explanation of benefits you received with your payment from the group insurance plan.





Explanation of your **benefit calculation**

The **FIRST** plan

The first plan will reimburse the claim according to the specifications of your group insurance coverage. This means it will apply any deductible, reimbursement percentage and any maximum based on the coverage of that plan.

Example – **\$250.00 claim**

Eligible Expenses	Deductible	Reimbursement Percentage	Calculation	Your Reimbursement
\$250	\$50	80%	$(\$250 - \$50) \times 80\%$	\$160

The **SECOND** plan

The plan that pays second calculates benefits for each individual item on the claim, based on the lowest of: a) the amount that would have been payable had it been the first plan, or b) 100% of the eligible expenses minus the benefits paid by the first plan. The combined payment from all plans cannot exceed 100% of the eligible medical or dental expenses.

Example – **Unpaid portion of claim from first plan**

Eligible Expenses	Deductible	Reimbursement Percentage	Calculation	Your Reimbursement
\$250	\$0	80%	the lowest of: a. $(\$250 - \$0) \times 80\%$ b. $(\$250 - \$160)$	\$90



Questions?

If you have any difficulties coordinating benefits or if you have any questions, please contact your plan administrator.

The elephant,
a symbol of our 120 years
of strength and solidity.

