

## Plan Member Communication – Coordination of Benefits

For some families, it makes sense for both working adults to participate in family medical and dental through their employer sponsored plan. By coordinating reimbursement through both plans, families can “maximize” their health and dental coverage and receive up to 100% reimbursement of eligible expenses.

### How does Coordination of Benefits (COB) Work?

You	Your Spouse/Partner	Dependent Children
<ul style="list-style-type: none"> <li>• Submit your <u>claim</u> to the StFX (Medavie) health &amp; dental plan</li> <li>• For any unpaid balance, send a <u>copy</u> of your Medavie claim statement and other insurance company's claim form, to your spouse's insurance company for processing of eligible benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Submit <u>Spouse/Partner's claim</u> to Spouse/Partner's insurance company</li> <li>• For any unpaid balance, send a <u>copy</u> of their insurance company claim statement and a completed Medavie claim form, to Medavie for processing of eligible benefits for reimbursement, through the StFX plan</li> </ul>	<ul style="list-style-type: none"> <li>• Submit your <u>Child's claim</u> to the insurance company of the parent whose birthday comes earlier in the calendar year</li> <li>• For any unpaid balance, send a <u>copy</u> of the claim statement and applicable claim form to the other parent's insurance company</li> </ul>

- Coordination will be convenient most of the time and will occur electronically in the case of many dental and drug claims and even some service provider claims.
- In order to coordinate benefits and maximize your reimbursements, it is **necessary** that the coverage of all of your family members under any other plan is always kept up to date with the insurer.
- You can update COB information by contacting the Medavie Customer Service Centre at 1-888-227-3400