

## **COORDINATION WITH OTHER INSURANCE POLICIES**

The Plan will coordinate coverage with other insurance policies, including group or individual automobile, homeowner's or premises insurance, personal injury protection, or no-fault coverage, including medical payments. Other insurance policies will be primary. The Plan will not pay more than the Plan's Allowed Amount. Deductibles and copayments will be included in coordination of benefit calculation.

## **COORDINATION OF BENEFITS WITH MEDICARE**

If you have Medicare, Medicare will be the primary payer of health care expenses and the Plan will be the secondary payer. Your claims should be submitted to Medicare first and then to the Carrier for coordination of benefits. Medicare provides some additional benefits, such as office visits, which are generally not covered by the Plan.

Regardless of whether or not you are enrolled in Medicare Part B, benefits will be limited to an amount equal to the secondary balance payment that would have been paid if, on the date of services, the enrollee was enrolled in Medicare Part B and received services from a Provider that participates in Medicare.

If your spouse has coverage as an active employee or non-Medicare retiree, the health plan covering the spouse is the primary payer of eligible health care expenses, and the Plan would be the secondary payer. If your spouse has Medicare coverage and also has coverage as an active employee, your spouse's health plan would be the primary payer of eligible health care expenses, Medicare coverage would be the secondary payer, and the Plan would be the third payer.

If your spouse has Medicare coverage and also has his/her own coverage as a retiree, Medicare would be the primary payer of eligible health care expenses, your spouse's health plan would be the secondary payer, and the Plan would be the third payer.

If your spouse has Medicare coverage and has no other group health coverage, Medicare will be the primary payer of eligible health care expenses, and the Plan will be the secondary payer.