

What is... Coordination of Benefits

Coordination of Benefits (COB) is a way of paying health care expenses when people are covered by more than one plan. The goal of COB is to make sure the cost of a dental procedure is covered within the scope of the plans, without exceeding the amount of the actual bill. If you are covered by two or more dental plans—usually because both you and your spouse receive coverage through work—your coverage will be coordinated.

Standard COB - How it Works

In Tennessee, if you have coverage through your employer, it will pay as primary. If you are also covered by your spouse's plan, it will pay as secondary. If you do not have your own coverage, but are covered under your spouse's plan, it will pay as primary.*

For example: Robert and Sara Johnson each have dental coverage through their employer. Robert is also covered under Sara's plan and vice versa. Last time Robert went to the dentist, he had a cleaning. His dental plan will pay as primary, and Sara's plan will pay as secondary.

Procedure	Estimated Bill	Robert's Plan Pays 80%	Sara's Plan Pays Remainder
Cleaning	\$100	\$80	\$20

The Birthday Rule

For children covered by both parents' (or guardians') dental plans, the primary carrier is determined by the "birthday rule." The plan that covers the parent or guardian whose birthday comes first in the calendar year will be considered the primary carrier. The birthday rule may be superseded by a divorce judgment or court ruling.

For example: Robert and Sara have a daughter, Amy, who is covered under both Robert and Sara's dental plans. Sara's birthday is in February. Robert's birthday is in July. Because Sara's birthday comes first, Amy is covered under Sara's plan as primary and Robert's plan as secondary.

Questions?

Review your coverage in our online Consumer Toolkit at www.DeltaDentalTN.com/consumertoolkit, or, call Customer Service at (800) 223-3104.

*While this is the standard way COB is handled, it can vary by plan. Review your Certificate of Coverage to confirm how your plan works.