

Coordination of Benefits (COB)

As a group benefits plan member, you may have health or even dental coverage with Manulife. However, you may also be covered for health and/or dental benefits as a dependant with your spouse's insurance plan. The two plans may have slightly different levels of coverage, and provide different service options.

If you don't know about Coordination of Benefits, you and your spouse might choose to submit a claim to the plan that appears to provide the best coverage, or use the plan with a convenient service such as a drug card.

Informing Manulife about your spouse's coverage and coordinating your family benefits can help you recover up to 100% of your expenses. Your spouse should share the details of your coverage with his or her plan too – preferably before a claim¹ is submitted. With this information available, the insurers can share the expense by coordinating the coverage available from each benefit plan.

Industry-wide guidelines established by the Canadian Life and Health Insurance Association (CLHIA) allow for consistent handling of health and dental care claims for all insurance companies, plans and plan members.

In all cases where benefits are being coordinated, plans will apply any deductibles, maximums or coverage limitations in accordance with the policy before any claim payments are issued.

¹ With some plans, you can include information about additional coverage right on the claim form.



Claims for you and your spouse

For coordination of benefits to work properly, you need to understand which insurance company you should submit claims for you and your spouse to first.

If the claim is for... and...		then claims should be submitted...	
		first to...	then send the first plan's claim statements to...
You	You are covered as a dependant with your spouse's plan	Your plan with Manulife	Your spouse's plan with the other insurance company
Your spouse	Your spouse is covered as an eligible dependant under your Manulife plan	Your spouse's plan with the other insurance company	Your plan with Manulife

If your spouse's insurance plan happens to be with Manulife, you and your spouse must refer to each other's Manulife plan number when submitting claims, so Manulife can coordinate benefits available for each plan automatically.

Claims for dependent children

Coordination of Benefits guidelines also determine which insurance company should pay first when parents have coverage under their respective plans for their eligible dependent children.

For parents who are married or in a common-law relationship

The 'birthday rule' uses the month and date of birth of each parent, regardless of which parent is older. The parent whose month and date of birth falls earlier in the calendar year should submit children's claims to his or her insurance company first. If the claim is approved, payment will be issued from that parent's plan to that parent. The other parent can then submit the first claim statement to his or her insurer to consider any remaining balance. If the 'birthday rule' results in a stalemate, then an 'alphabetical rule' is applied to the parent's first names. The parent whose first name begins with an earlier letter in the alphabet should submit to his or her plan first.

If your month and day of birth is...	then claims should be submitted...	
	first to...	then send the first plan's claim statements to...
Earlier than your spouse's	Your plan with Manulife	Your spouse's plan with the other insurance company
Later than your spouse's	Your spouse's plan with the other insurance company	Your plan with Manulife

For parents who are divorced, legally separated, or have remarried or entered into a common-law relationship

There are additional COB payment guidelines for dependent children's claims that take custody arrangements into consideration for parents who are divorced, legally separated, and have remarried or entered into new common-law relationships. In most cases, any eligible payment is issued² to the insured member (parent) of the appropriate plan.

If the custody arrangement is...	and...	then claims should be submitted...	
		first to...	then send the first plan's claim statements to...
That you have custody and have not remarried or entered into a new common-law relationship	Your ex-spouse has the children listed as dependants under his or her plan	Your plan with Manulife	Your ex-spouse's plan

² If you and your ex-spouse have a contentious relationship, and you feel that you may not be able to recoup expenses you have paid (but that will be reimbursed to your ex-spouse), you can contact the other insurance company involved in advance of your dependant's appointment to see if special claim submission and/or payment arrangements can be considered for the claim. Your ex-spouse (as the insured member) will still receive an explanation of benefits showing what portion his or her plan has covered with coordination of benefits, unless a court order mandates non-disclosure. In such cases, a copy of that document must be shared with the insurance carrier.

If the custody arrangement is...	and...	then claims should be submitted...	
		first to...	then send the first plan's claim statements to...
That your ex-spouse has custody and has not remarried or entered into a new common-law relationship	The children are listed as dependants under your plan	Your ex-spouse's plan	Your plan with Manulife
That you have custody and have remarried or entered into a new common-law relationship	Your ex-spouse has the children listed as dependants under his or her plan but your new spouse has coverage and has also listed your children as eligible dependants	Your plan with Manulife	<p>Your new spouse's plan</p> <p>When your new spouse's claim statement has been received, send it to your ex-spouse's plan next.</p> <p>If your ex-spouse has remarried or entered into a new common-law relationship, and your ex-spouse's new spouse has the children covered under his or her plan as well, the claim can be submitted to this fourth plan to have any remaining portion considered.</p>
That your ex-spouse has custody and has remarried or entered into a new common-law relationship	Your ex-spouse's new spouse has your children listed as dependants under his or her plan as well	Your ex-spouse's plan	<p>Your ex-spouse's new spouse's plan</p> <p>When this plan's claim statement has been received, you should send it to your plan next.</p> <p>If you have remarried or entered into a new common-law relationship, and your new spouse has your children covered under his or her plan as well, the claim can be submitted to this fourth plan to have any remaining portion considered.</p>
You and your ex-spouse share joint custody of children	Both you and your ex-spouse have your children listed as dependants under your respective plans	The plan of the parent whose birth month and date is earlier in the calendar year	<p>The other parent's plan</p> <p>* The 'alphabetical rule' will apply for circumstances where both parents have the same birth month and date.</p>
Unresolved	Both you and your ex-spouse have your children listed as dependants under your respective plans	The plan of the parent who has covered the child the longest	The other parent's plan

Drug plans with drug benefit cards

If you and your spouse both have drug benefit cards, your pharmacist can coordinate payment for your claims right at the pharmacy.

If the claim is for... and...		then your pharmacist will electronically submit claims...	
		first to...	and then submit any unpaid balance to...
You	You are covered as a dependant with your spouse's plan	Your drug plan with Manulife	Your spouse's plan with the other insurance company
Your spouse	Your spouse is covered as an eligible dependant under your drug plan with Manulife	Your spouse's plan with the other insurance company	Your drug plan with Manulife
A dependent child	Your month and day of birth falls earlier in the year than your spouse's	Your drug plan with Manulife	Your spouse's plan with the other insurance company
A dependent child	Your spouse's month and day of birth fall earlier in the year	Your spouse's plan with the other insurance company	Your drug plan with Manulife
A dependent child	Parents are divorced, legally separated, have remarried or entered into new common-law relationships	<p>* Refer to the section of this information sheet that indicates what plan to submit claims to in cases where there has been a marriage breakdown.</p> <p>Generally, unless you and your ex-spouse have exchanged drug cards for each plan that covers your dependent children, receipts can be submitted to other plans for reimbursement of any unpaid balances.</p> <p>If you both have drug coverage, benefits will coordinate automatically.</p>	

You may have to submit claims for any unpaid portions manually if your pharmacist cannot send them electronically.

Maximize your available coverage

It is becoming increasingly common to have to disclose information about any³ other coverage when you complete your enrolment forms, or first apply for benefits.

You can keep your COB information up-to-date by making sure your claim form always has the appropriate plan number and insurance carrier. Manulife will compare what is recorded on your claim form with any COB information you provided when you enrolled, and adjust your file accordingly.

For instance, if you are submitting a claim for an expense you incurred while travelling – and your plan includes a benefit that provides you with coverage for this situation – you may want to disclose information about any individual travel insurance you purchased for the trip.

Regardless of which method you use to share information, when you take advantage of COB, you make the most of coverage available through your benefit plan.

³ Generally, information about any health or dental insurance coverage you have through a school insurance plan (for your eligible dependent children) or through your auto-insurance does not need to be shared with Manulife, as benefits from these plans are separate and will not be combined.