

# What Is Coordination of Benefits?

If you have more than one medical or dental insurance plan, you are required to provide this information for your plans to work together, so your claims can be processed correctly and you can get the most out of your coverage.

### You May Need Coordination of Benefits If:

- You and your spouse each have a separate insurance plan through your employers
- Your child has an insurance plan through his or her school, and also through you or an employer
- Your child has multiple plans as the result of a divorce or custody arrangement
- You or a family member also have coverage with Medicare.

When you have more than one insurance plan, one plan is designated as your primary plan and will pay your claims first. The other plan(s) will pay toward the remaining cost, according to your benefits. Federal and state rules typically determine which plan is primary.

### If You Have More Than One Medical and Dental Plan

- Call each insurer to let them know that you have more than one plan. They can tell you which is primary and which is secondary. Be sure you have your ID cards ready.
- When you visit a doctor, dentist, or hospital, present all of your insurance cards to the office on the day of your visit. They'll need this information to determine which company to bill primary and which to bill secondary.
- If one of your insurance plans is canceled, you will need to inform the other plan(s).

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).

### If You Have Questions

For Coordination of Benefits, please call 1-888-799-1888.

### If You're Turning 65 Years Old and Thinking About Medicare:

- Call Medicare directly at 1-800-MEDICARE (1-800-633-4227).
- If you sign up, call 1-800-839-8991 to submit your Medicare information. If you don't, your claims could be delayed or processed incorrectly.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).