

Coordination with Other Plans

First discuss with your previous employer or insurer when your coverage will terminate.

If you have coverage under other group or individual plans or receive payments for an illness or injury caused by another person, the benefits you receive from UVA Health Plan may be adjusted. This may reduce the benefits you receive from the UVA Health Plan. The adjustment is known as coordination of benefits (COB). Benefits available through other group or individual plans, contracts, or other arrangements including automobile insurance coverage where a health benefit is to be provided, arranged, or paid for on an insured or uninsured basis, are coordinated with the UVA Health Plan.

To find out if benefits under this Plan will be reduced, Aetna must first use the rules listed below, in the order shown, to determine which plan is primary (pays its benefits first). The first rule that applies in the chart below will determine which plan pays first:

IF:	THEN:
1. One plan has a COB provision and the other plan does not,	The plan without a COB provision determines its benefits and pays first.
2. One plan covers you as a dependent and the other covers you as an employee or retiree,	The plan that covers you as an employee or retiree determines its benefits and pays first. Note: If you are Medicare-eligible, this rule may be reversed. Please see rule 3, below.
3. You are eligible for Medicare and not actively working,	These Medicare Secondary Payer rules apply: <ul style="list-style-type: none"> - The plan that covers you as a dependent of a working spouse determines its benefits and pays first. - Medicare pays second. - The plan that covers you as a retired employee pays third.

	IF:	THEN:
4.	A child's parents are married or living together (whether or not married),	The plan of the parent whose birthday occurs earlier in the calendar year determines its benefits and pays first. If both parents have the same birthday, the plan that has covered the parent the longest determines its benefits and pays first. But if the other plan does not have this "parent birthday" rule, the other plan's COB rule applies.
5.	A child's parents are separated or divorced with joint custody, and a court decree does not assign responsibility for the child's health expenses to either parent, or states that both parents are responsible for the child's health coverage,	The "birthday rule" described in rule 4 applies.
6.	A child's parents are separated or divorced, and a court decree assigns responsibility for the child's health expenses to one parent,	The plan covering the child as the assigned parent's dependent determines its benefits and pays first.
7.	A child's parents are separated, divorced, or not living together (whether or not they have ever been married), and there is no court decree assigning responsibilities for the child's health expenses to either parent,	<p>Benefits are determined and paid in this order:</p> <ul style="list-style-type: none"> - The plan of the custodial parent pays, then - The plan of the spouse of the custodial parent pays, then - The plan of the non-custodial parent pays, then - The plan of the spouse of the non-custodial parent pays.

	IF:	THEN:
8.	You have coverage as an active employee (that is, not as a retiree or laid off employee) and coverage as a retired or laid off employee; or you have coverage as the dependent of an active employee and coverage as the dependent of a retired or laid off employee,	<p>The plan that covers you as an active employee or as the dependent of an active employee determines its benefits and pays first. This rule is ignored if the other plan does not contain the same rule.</p> <p>Note: This rule does not apply if rule 2 (above) has already determined the order of payment.</p>
9.	You are covered under a federal or state right of continuation law (such as COBRA),	<p>The plan other than the one that covers you under a right of continuation law will determine its benefits and pay first. This rule is ignored if the other plan does not contain the same rule.</p> <p>Note: this rule does not apply if rule 2 (above) has already determined the order of payment.</p>
10.	The above rules do not establish an order of payment,	The plan that has covered you for the longest time will determine its benefits and pay first.

When the other plan pays first, the benefits paid under this Plan are reduced as shown here:

- The amount this Plan would pay if it were the only coverage in place, minus
- Benefits paid by the other plan(s).

This prevents the sum of your benefits from being more than you would receive from just this Plan. If your other plan(s) pays benefits in the form of services rather than cash payments, the Plan uses the cash value of those services in the calculation.