

Coordination of benefits



WHAT IS COORDINATION OF BENEFITS?

Coordination of benefits (COB) is how benefit carriers coordinate coverage if you are covered through multiple plans. The combined payment from all plans for a particular benefit, cannot be more than 100% of the expense.

Coordination of benefits will be managed by Alberta Blue Cross®. Be sure to remind your partner/spouse to update their coordination of benefits to your Alberta Blue Cross coverage.

HOW ARE BENEFITS COORDINATED?

Your benefit coverage through employment will be first payer over any plan where you are considered a spouse or dependent. When a child or dependent is covered by multiple individuals, several factors are considered, please contact our office if you have questions about who pays first for child coverage.

If you have government coverage, such as senior's coverage, coordination would be required. Who is first payer depends on what form of government health coverage you are receiving.

WHEN IS COORDINATION OF BENEFITS NEEDED?

- You are covered through our plan and have additional coverage through a partner or parent.
- You have coverage through multiple benefit plans as the plan member.
- You have provincial or federal plan in addition to other coverage.
- You have children who also have coverage through your partner.

WHY DOES THIS MATTER TO ME?

You are required to disclose all existing policies and any changes in coverage. This helps the provider understand the billing order and reimburse correctly. If you have been incorrectly paid you will be required to reimburse the plan.

HOW TO UPDATE COORDINATION OF BENEFITS

Online claim submission by member

- While submitting your claim online, answer "yes" or "no" when asked about COB.

Online claim submission by dentists

- Dentists can update coordination of benefits directly in our claims system.

Member services

- Use "Contact us" on the app or site to submit updated COB information.
- Call Customer Services toll free at 1-800-661-6995

Note: Please have the following information handy when you're adding your coordination of benefits information:

- Name of other benefit carrier
- Name of primary cardholder for the other benefits carrier
- The date the other benefit plan started covering you

Alberta Blue Cross follows [Canadian Life and Health Insurance Association \(CLHIA\) guidelines](#). CLHIA Guidelines are designed to promote consistent practices and standards for the life and health insurance industry and to reinforce the best interests of consumers and the industry.



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