

Coordination of benefits

Ensuring Maximum Benefits are Received.
Helping Keep Premium Costs Down.

Coordination of benefits helps employees become better healthcare consumers by easing the confusion over which plan pays which benefit when family members are covered by more than one healthcare plan.

What is it?

If you or other members of your family are covered by more than one group health insurance plan, Coordination of Benefits (COB) is the way insurance companies determine when and how much each plan pays for each healthcare claim.

With COB, you receive maximum benefits up to 100 percent of covered charges. Insurance companies use COB to help keep healthcare affordable by eliminating duplicate payments or overpayment for any given healthcare service or procedure.

How does Trustmark collect COB information?

You need to provide information about your other health insurance coverage during enrollment in Trustmark's plan. If you file a claim, and you have not provided Trustmark with your current COB information, we'll send you a letter asking you to do so right away. Prompt submission of COB information will minimize delays in claim payment.

How does COB work?

Trustmark uses a series of preset steps to determine primary and secondary coverage for healthcare claims.

Step 1: Any plan without COB provides primary coverage.

Step 2: Primary coverage is based on the employer/employee relationship.

For example, if you are covered under a Trustmark plan and you receive healthcare service, Trustmark provides the primary coverage. If your spouse receives a healthcare service, his or her group insurance plan provides the primary coverage. Other health insurance plans provide secondary benefits.

Step 3: The Birthday Rule.

Primary coverage for dependent children is determined by the birthday of the parents. The parent whose birthday occurs first in the calendar year provides primary coverage. The other parent's plan provides secondary coverage.

Step 4: Divorce.

COB for child coverage may be determined by court order. Please refer to plan certificate.

For more information about COB or your healthcare benefits, call the Eligibility/Benefit Information number on the back of your Insurance ID Card.

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