

Coordination of Benefits

Sometimes family members are covered by more than one health care plan. This happens, for example, when a husband and wife both work and choose to have family coverage through both employers. When you are covered by more than one plan, Delta Dental of Massachusetts follows a legal procedure called coordination of benefits to establish which dental plan is primary and how much the secondary plan should pay. The goal is to pay the maximum allowable benefit without exceeding the actual cost approved for your care.

Determining the Primary Plan

The guidelines below will help determine which plan is primary.

- If a health plan does not have a coordination of benefits provision, that plan is primary.
- The plan that covers the patient as the employee (member or subscriber) is primary over a plan covering the patient as a dependent, retiree, or COBRA-qualified beneficiary.
- If a child is covered under both parents' plans, the plan of the parent (or legal guardian) whose birthday is earlier in the year is the primary plan.
- For children of divorced or separated parents, benefits are determined in the following order unless a court order places financial responsibility on one parent:
 - plan of the custodial parent;
 - plan of the custodial parent's new spouse (if remarried);
 - plan of the noncustodial parent;
 - plan of the noncustodial parent's new spouse (if remarried).

Delta Dental as Primary Plan

When Delta Dental is the primary plan, we pay the claim to the full extent of the patient's coverage.

Delta Dental as Secondary Plan

Payment is calculated on the total approved amount for the services billed. The primary payment amount is deducted from the total approved amount, and Delta Dental makes payment based on the balance. Delta Dental's limitations and exclusions apply to COB claims.

Some plans have a non-duplication of benefits clause. This means if the primary plan's payment is less than what Delta Dental would have paid as primary, Delta Dental pays the difference between the actual primary payment and the amount Delta Dental would have paid as primary. If the primary plan's payment is more than Delta Dental would have paid as primary, Delta Dental's payment is zero.

Coordination of benefits covers a variety of circumstances. This is only an overview of the most common ones. If you have questions, email us at customer.care@deltadentalma.com or call Customer Service at 1-800-872-0500.

