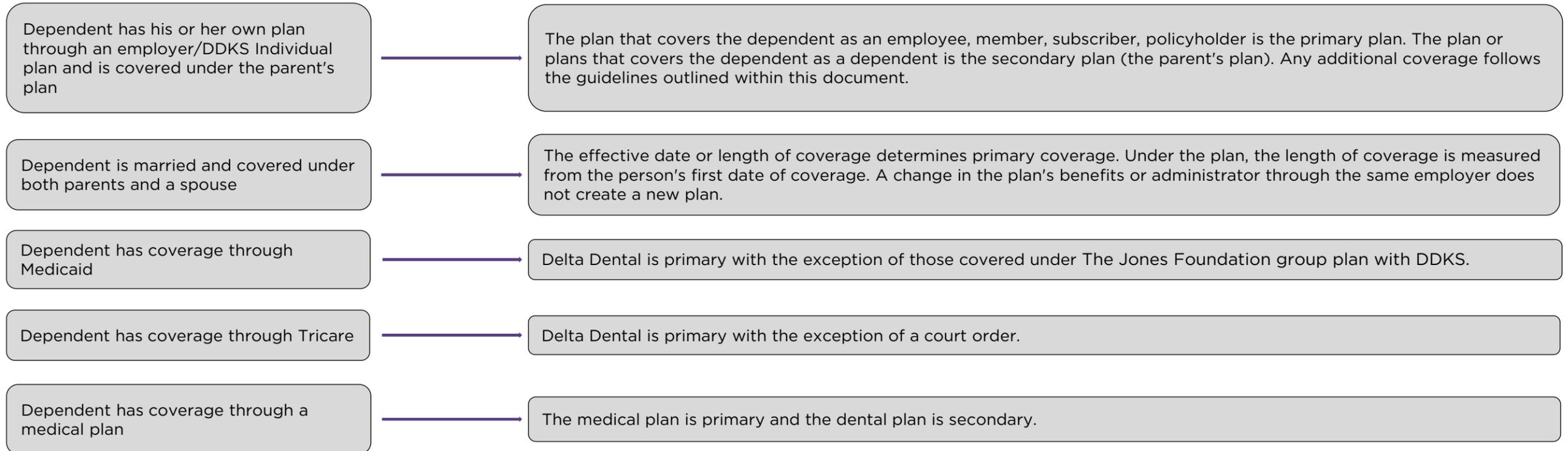
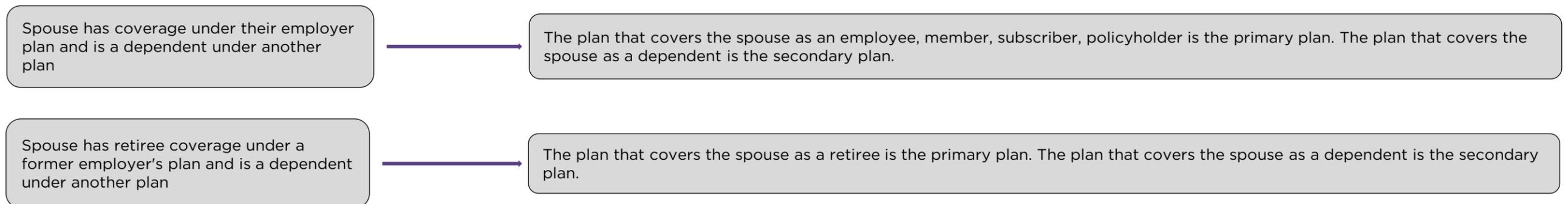




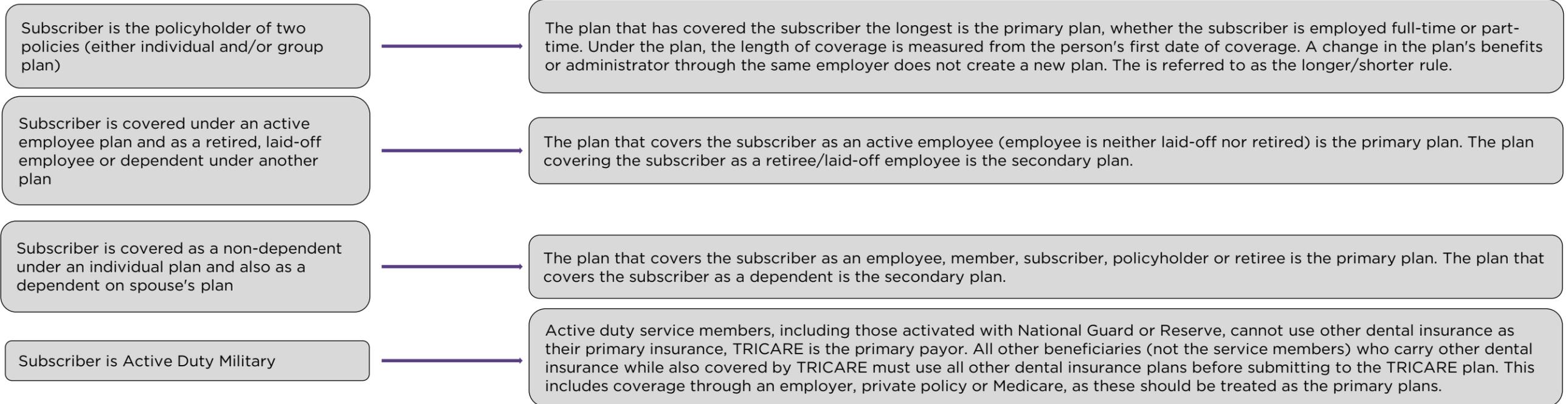
## Other Scenarios for Dependent Children (Age Not-Applicable) - Covered Under More Than One Plan



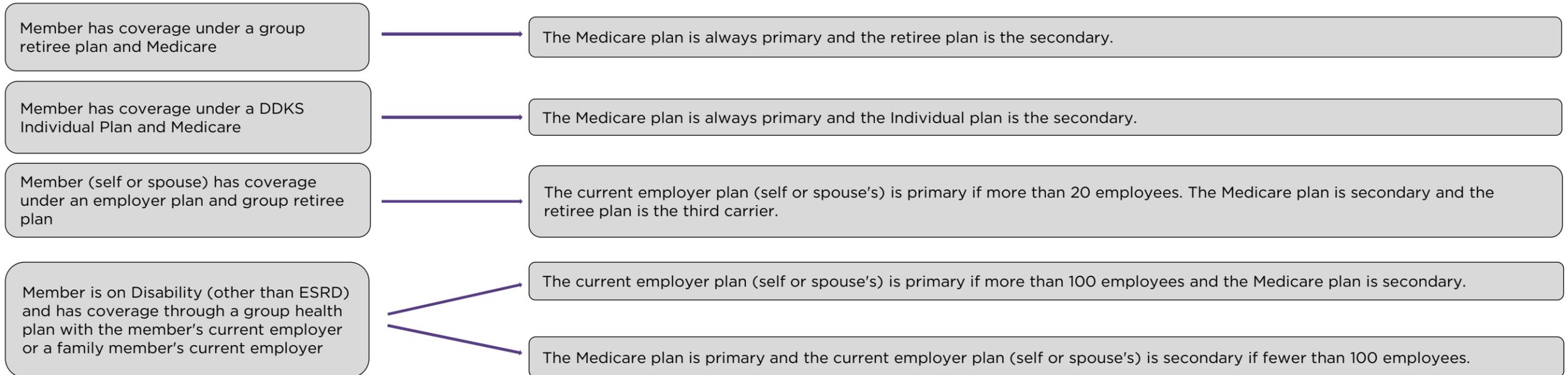
## Spouse - Covered Under More Than One Plan



## Subscriber - Covered Under More Than One Plan



## Medicare - Member is Under Age 65



## Medicare - Member is 65 or Older

Member has coverage under a group retiree plan and Medicare

The Medicare plan is always primary and the retiree plan is the secondary.

Member has coverage under a DDKS Individual Plan and Medicare

The Medicare plan is always primary and the Individual plan is the secondary.

Member (self or spouse) has coverage under an employer plan and group retiree plan

The current employer plan (self or spouse's) is primary if more than 20 employees. The Medicare plan is secondary and the retiree plan is the third carrier.

## Additional Insurance Carrier Information

Supplemental Insurance (i.e. AFLAC plans)

Supplemental benefits plans can be either stand-alone fully insured plans or supplemental insurance for individuals or groups. When supplemental benefits plan are offered through an employer, and are fully insured, indemnity plans, because they are generally individual plans and not technically group plans, they are treated as secondary plans to group plans. If the supplemental benefits plan is a true supplemental benefit plan that provides payments regardless of any additional medical or dental benefits the patient may have, these plans do not coordinate benefits.

FEDVIP - Federal Employee Dental & Vision Insurance Program

TRICARE retiree dental program ended 12/31/2018. Those previously covered by TRICARE are now eligible to enroll in a FEDVIP benefit plan. Federal employees must be eligible for the FEHB-Federal Employee Health Benefit program or the Health Insurance Marketplace (AKA the Exchange) in a position that is not excluded by law or regulation in order to be eligible to enroll on a FEDVIP dental plan. Generally, FEHB plans have limited dental benefits. If a patient has dental coverage through both FEHB & FEDVIP plans, the FEHB plan is primary. Federal law requires the FEDVIP plan to coordinate benefits directly with the primary FEHB plan. Traditional coordination rules apply when FEDVIP plans coordinate with non-FEHB plans.

Medicaid

Medicaid is a joint federal and state program that assists with medical costs for those with limited income and resources. Medicaid benefits vary greatly by state. All other insurance benefits are primary to any Medicaid payment, whether the plan is a group employer sponsored plan or an individual plan purchased by the patient. Exception: The Jones Foundation group plan with DDKS.

Medicare

Medicare is a federal health insurance program for people 65 and older, certain younger people with disabilities and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). There are 4 distinct "parts" of Medicare (see previous details for COB for those with Medicare coverage):

- Part A - Hospital insurance
- Part B - Medical insurance
- Part C - Also referred to as Medicare Advantage (MA) - private health insurance companies that rather than provide a separate benefit, replace a beneficiary's traditional Medicare benefits
- Part D - Prescription drug insurance

COBRA

The plan that provides coverage for an employee, member, spouse, retiree or dependent is considered the primary plan. The COBRA plan is always secondary.