

MISCELLANEOUS COVERAGE ISSUES

If you have any questions about the following coverage issues or any other aspect of your coverage, please feel free to call our Customer Service Department at the number shown on your ID Card.

- **Other Insurance Coverage** – If you, or any family member enrolled in our benefit plan, are also covered by another health insurance plan or health benefit plan, you must inform us as soon as possible. Having multiple health insurance or health benefit plans requires proper coordination. Once we are aware of any other existing plans you may have, we will be able to coordinate your benefits with them.

Coordination means that whenever two or more plans are involved, the plans work together to pay up to 100% of the covered charges-but not more. If you have questions about coordination of benefits, please call our Customer Service Department.

- **Medicare Carve-Out** – If covered charges are incurred by a member who is eligible to apply for Medicare, we will determine the benefits, if any, payable for those charges for covered health care services using our Medicare “Carve-Out” method. A member who is eligible for Medicare is considered enrolled in and covered under Medicare Parts A and B, whether or not he/she is actually enrolled in one or both parts of Medicare.

For example, if a member is eligible to enroll in Medicare Part B, but fails to do so, or terminates his/her Medicare Part B coverage, we will still determine the covered benefits payable under the policy as if that member had Medicare Part B coverage and Medicare paid Part B benefits, even if Medicare didn't pay any Part B benefits.