COORDINATION OF BENEFITS

ENROLLED IN INDIVIDUAL & FAMILY PLANS

WHEN YOU HAVE MORE THAN ONE HEALTH PLAN

It's important to let us know. Why? It helps determine what portion of your claims each health plan should pay. This is called **coordination of benefits**. We'll coordinate benefits with another Medica plan, non-Medica plan or health insurance policy. Letting us know about another plan or policy helps:

» Lower your share of the costs and maximize your benefits

» Protect you from higher premiums that result when the same claim is paid by more than one health plan

» Process your claims faster

GETTING THE MOST OUT OF YOUR COVERAGE

Coordination of benefits means that your share of the costs, like copays, coinsurance and deductibles, can be minimized. When you have multiple health plans, one becomes your primary plan and the other is your secondary.

Primary vs. Secondary Plan

Medica and other health plans follow a standard set of rules to determine which plan is primary and which is secondary. The "Coordination of Benefits" section in your policy document explains how this is determined. You can view your policy on your secure member site on **MedicaMember.com**. Or, you may request a paper copy by calling Medica's customer service at the phone number on the back of your ID card.

Paying for Your Claim

Your primary plan pays your claims first, and the secondary plan may pay toward the remaining cost. The total amount paid by each plan will not exceed the allowed amount. This eliminates overpayment when you have duplicate benefits from more than one health plan.

KEY TERMS TO KNOW

» **Claim:** Request for payment on a health service or prescription you received.

» **Allowed amount:** The amount the insurance carrier(s) will pay for a particular service, which is usually less than what the provider bills.

» **Premium:** The amount you pay each month for your health plan coverage.

» **Deductible:** The amount you pay each year before your insurance starts to pay.

» **Coinsurance:** A percentage of the charges for health care services that you pay.

» **Copay:** A set amount you pay up front for some services or prescriptions.

MEDICA®

LET US KNOW IF YOU HAVE MORE THAN ONE HEALTH PLAN

You have two ways to let us know if you have more than one health plan:

Give Us Call

Call Medica's Customer Service at the phone number on the back of your ID card..

Contact Us Online

Send Customer Service a secure message by visiting **Medica.com/ContactOnline**.

Have a question?

Call Customer Service at the number on the back of your Medica ID card.

MEDICA®

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Medica complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.

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