STATE EMPLOYEE
COORDINATION OF BENEFITS

Coordination of Benefits (COB) is the method of paying benefits for the same person when that person is covered by more than one plan. Below are a few examples of how COB works.

Q: I have enrolled for family coverage in the Uniform Dental Benefit (UDB) plan effective January 1, 2016. I have also enrolled for family coverage in the EPIC Benefits + Supplemental Plan effective January 1, 2016. These are the only two policies that my family has. Which plan is primary?

A: The UDB is primary for all enrolled family members. The EPIC Benefits + Plan is considered supplemental and will always be last to provide benefits. Both of these plans are administered by Delta Dental and can be linked together so that your dental provider needs to submit only one claim with the UDB Member ID# for each dental visit and the claim will automatically process from the primary plan to the secondary plan.

Q: I have enrolled for family coverage in the UDB effective January 1, 2016. I have also been covered by the EPIC Dental WI PPO Plan since January 1, 2015. Since 2012 I have had a third plan that is administered by another dental carrier. How do these plans coordinate benefits?

A: The UDB is primary. The other carrier’s plan is secondary because it was effective before the EPIC Dental WI PPO plan. The EPIC Dental WI PPO will be last to pay.

Q: I have enrolled for family coverage in the UDB effective January 1, 2016. My spouse is also enrolled in a family dental plan offered by her employer since July 1, 2001. We have decided to also enroll our family in the EPIC Benefits + Plan effective January 1, 2016. My birth date is February 10, 1965 and my spouse’s birth date is February 11, 1964. How will the plans coordinate benefits?

A: The primary payer for your children is determined by which parent’s birthday is first in the calendar year - the parent with the earlier birthday is considered the primary payer. Since your birthday is 2/10 and your spouse’s is 2/11, your UDB is primary for you and for your covered dependent children, your spouse’s plan is secondary for you, and the EPIC Benefits + plan will be last to pay because it is a supplemental plan. The COB for your spouse will be slightly different; their plan is primary, the UDB is secondary, and the EPIC Benefits + Plan is supplemental and the last to pay.

QUESTIONS?
Call Delta Dental at 844-337-8383 or visit www.deltadentalwi.com/state-of-wi

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Q: I have enrolled for family coverage in the UDB effective January 1, 2016. My spouse is also enrolled in a family dental plan offered by their employer since August 10, 1998. We have decided to also enroll our family in the EPIC Benefits + Plan effective January 1, 2016. My birth date is December 11, 1952 and my spouse’s birth date is May 8, 1952. How will the plans coordinate benefits?

A: The primary payer for your children is the plan for the parent whose birthday is first in the calendar year. Since your birthday is 12/11 and your spouse’s is 5/8, their plan is primary for themselves and covered dependent children. For you, the UDB is primary, your spouse’s plan is secondary, and the EPIC Benefits + Plan is last to pay since it is a supplemental plan. For your spouse and for your covered dependent children, your spouse’s plan is primary, the UDB is secondary, and the EPIC Benefits + Plan is supplemental and last to pay.

If you have questions, please call Delta Dental at 844-337-8383 and a Benefit Advisor will be happy to talk with you. Or visit www.deltadentalwi.com/state-of-wi.