

## **BIRTHDAY RULE**

(effective August 1, 1988)

If your dependent children are covered by your medical, dental, or vision plan . . . and they are also covered by your spouse's plan, this concerns you.

In the past, when both father and mother had insurance coverage, claims for dependent children were submitted first to the father's insurance company and then submitted to the mother's insurance company. Due to anti-discrimination laws, this has changed.

Claims for dependent children should be submitted in the following manner:

**FIRST** – Determine whose insurance company is “primary.” Your insurance company is primary if you were born earlier in the year than your spouse. For example, if you were born on May 14 and your spouse's birthday is on July 13, then your plan is “primary.” If you were born on the same day of the year, then the insurance company of the person who has been insured longest is “primary”.

**SECOND** – Submit the dependent children's claims to the primary insurance company. After the primary company has paid, then submit the remaining charges and a copy of the primary company's explanation of benefits to the secondary company.

**NOTE FOR DIVORCED OR SEPARATED PARENTS** – If you are submitting claims in accordance with a divorce agreement or court decree, this change will not affect you.

### **Three tips to follow in filing claims:**

**FIRST** – Make sure the required claim form is filled out completely.

**SECOND** – Send the actual bills, not balance due statement or receipts.

**THIRD** – Make sure that a diagnosis appears on all bills submitted.