

Dental coordination of benefits

Coordination of benefits (COB) applies when a claimant can get benefits from more than one dental plan. We follow approved guidelines to decide how each plan will pay for a claim. Sun Life aligns with the NAIC¹ proposed rules about COB. You will see that there are different rules for dependent children and spouses. The primary plan pays like normal so our examples show how we would pay as the secondary plan.

There are two main rules that we follow for dependent children:

- The birthday rule is the most common. This rule says the plan of the parent whose birthday is first in the year is primary.
- There is another rule that trumps the birthday rule, but it is less common. When there is a court order that says which parent’s plan is primary we follow that order.



When both spouses have coverage with their employer and their spouse’s plan, there is one main rule that applies:

You are primary at your own employer and your spouse’s plan is secondary.

Here is an example of how two plans would pay for a dependent child

Assumptions: The child had four wisdom teeth removed, which is a major service. The child has already met the deductibles and has not exceeded their annual maximum under either plan.

Primary plan pays at 100/80/60

Allowed amount is:
 $\$1500 \times 60\% = \900 paid by the primary plan.

That leaves \$600 for the patient to submit to the secondary plan.

Secondary plan (Sun Life) pays at 100/80/60

Allowed amount is:
 $\$1500 \times 60\% = \900 benefit available.

Sun Life plan would pay \$600 and the patient out-of-pocket would be \$0.

Here is an example of how two plans would pay for a spouse

Assumptions: The husband went to the dentist for a crown, which is a major service under both plans. He has met the deductibles and has not exceeded his annual maximum under either plan.

Primary plan pays at 100/80/50

Allowed amount is:
 $\$800 \times 50\% = \400 paid by the primary plan.

That leaves \$400 for the patient to submit to the secondary plan.

Secondary plan (Sun Life) pays at 100/80/50

Allowed amount is:
 $\$800 \times 50\% = \400 benefit available.

Sun Life plan would pay \$400 and the patient out-of-pocket would be \$0.

1. National Association of Insurance Commissioners

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