

GENERAL PROVISIONS

COORDINATION OF BENEFITS

If an insured individual is covered under this plan as an employee and as a dependent or as a dependent of more than one employee or is covered simultaneously under any other Supplementary Health Insurance Benefit or Dental Plan which provides similar benefits, the amount of benefits payable under this plan for covered expenses will be coordinated and/or reduced so that the benefits payable will not exceed 100% of the actual covered expenses. The order of benefit determination is the following:

- A. If the other plan does not contain a provision for coordination of benefits with this plan, benefits will be paid under this plan only after the maximum benefits have been paid under the other plan.
- B. The benefits payable under a plan which covers the insured individual, other than as a dependent, will be determined before the benefits of a plan which covers the insured individual as a dependent.
- C. If the insured individual is covered as an employee under more than one plan, the determination of which plan will determine the benefits payable first will be made in the following plan order:
 - 1. The plan under which the insured individual is covered as a full-time employee.
 - 2. The plan under which the insured individual is covered as a part-time employee.
 - 3. The plan under which the insured individual is covered as a retiree.
- D. If the insured individual is covered as a dependent under more than one plan and the two people of whom he/she is a dependent are neither separated or divorced, the determination of which plan will determine the benefits payable first will be made in the following plan order:
 - 1. The plan which covers the insured individual as the dependent of the person whose birthday comes first in the calendar year.
 - 2. The plan which covers the insured individual as the dependent of the person whose first name begins with the earlier letter in the alphabet, in the situation where the two individuals of whom he/she is a dependent have the same birthdate.
- D. If the insured individual is covered as a dependent under more than one plan and the two people of whom he/she is a dependent are either separated or divorced, the determination of which plan will determine the benefits payable first will be made in the following plan order:

1. The plan of the person who has custody of the insured individual.
2. The plan of the spouse of the person who has custody of the insured individual.
3. The plan of the person who does not have custody of the insured individual.
4. The plan of the spouse of the person who does not have custody of the insured individual.

When clauses (A), (B), (C), (D), and (E) do not serve to establish an order of benefit determination, the benefits will be pro-rated in proportion to the amounts that would have been paid had there been coverage by just that plan.

TRANSITIONAL COVERAGE

An employee or dependent insured under the employer's previous group plan on the day immediately preceding the effective date of the new plan, but who is unable to satisfy the eligibility requirements of the new plan because of sickness, injury or pregnancy may nevertheless become insured under the new plan. Specifically, he/she may become insured on the effective date of the new plan or, if later, upon the expiration of any benefit continuance provision under the old plan. The employee must sign his/her enrollment card within 31 days after the effective date of the new plan and be included in the original enrollment list for rate calculation purposes. Benefit coverage will be limited to the lesser of that provided under either plan. This limitation shall apply until the eligibility requirements of the new plan are satisfied.

Where an employee has incurred expenses before the policy effective date and those expenses were used to satisfy the deductible under the previous plan, those same expenses may be used to satisfy the deductible (for the same calendar year).