



Coordination of Benefits

Your medical and dental options contain a coordination of benefits provision that is designed to prevent the duplication of coverage and overpayment of benefits when you or your eligible dependents are covered by more than one plan. Here is how coordination of benefits works:

- If you are the patient, the School of Visual Arts plan will pay benefits first. The other plan will pay benefits according to its own coordination of benefits rule after you submit a claim.
- If your spouse is the patient and has coverage through another plan, his or her plan will pay benefits first. The School of Visual Arts plan will pay its normal benefits minus any benefits paid by the first plan. This means that your spouse will not receive any benefit from the School of Visual Arts plan if your spouse's plan pays benefits that are equal to or greater than the benefits School of Visual Arts would pay.
- If your child is the patient and he or she is covered by the School of Visual Arts plan and your spouse's plan, the decision about which plan pays first is covered by the "birthday rule." This means that the School of Visual Arts plan pays first if your birthday (month/day) comes before your spouse's in the calendar year. For example, if your birthday is March 1 and your spouse's is April 1, School of Visual Arts benefits pay first. Otherwise, your spouse's plan pays first. If the School of Visual Arts plan pays second, it will reduce its normal benefit by the amount paid by the other plan.