

Member Guide to Dual Coverage

WHAT IS DUAL COVERAGE?

It's not uncommon to have coverage under two dental plans. For example, you may have dental benefits through your employer and your spouse's employer. Anyone with dental coverage under two separate plans has dual coverage.

HOW DOES DUAL COVERAGE WORK?

When two insurance carriers work together to cover a member, this is called coordination of benefits (COB). Here's an example of how coordination of benefits works:



Dentist bills the *primary* dental benefits carrier. Primary carrier pays their portion.



Any remaining balance goes to the *secondary* dental benefits carrier, which *may* cover the rest of the bill.



Member may be responsible for any remaining balance.

DOES DUAL COVERAGE MEAN DUAL BENEFITS?

Dual coverage does not mean that benefits are doubled (for example, a member eligible for two annual cleanings under each dental plan isn't allowed to have four covered cleanings in a year). However, dual coverage will benefit you when your plan maximum has been met or to cover any deductible or coinsurance under the primary plan.



If your dental plan has a non-duplication of benefits clause, your secondary plan cannot cover any remaining balance if the primary plan already paid as much as — or more than — the secondary plan would have covered if it was the primary plan. Please check your plan information.

WHICH PLAN IS THE PRIMARY PLAN?



Your own coverage: The primary carrier is usually your employer's coverage. Any additional coverage through a spouse is secondary.



You work two jobs: If you have benefits through both employers, the primary plan is typically the plan that has covered you the longest.



Your children's coverage: The parent whose birthday is first in the calendar year has the primary plan (birth year is not a factor). So, if your birthday is in February and your spouse's birthday is in May, your plan is the primary plan.



Your children's coverage (if you're divorced): The parent with the most custody typically has the primary plan, but this can vary.

WHAT IF BOTH PLANS ARE DELTA DENTAL PLANS?

Coordination of benefits still applies — the primary plan is billed first, followed by the secondary plan. Below is an example of standard COB:

