

# State Employee Coordination of Benefits

Coordination of Benefits (COB) is the method of paying benefits for the same person when that person is covered by more than one plan. Below are a few examples of how COB works.

## QUESTIONS?

Call Delta Dental at  
**844-337-8383** or visit  
[www.deltadentalwi.com/  
state-of-wi](http://www.deltadentalwi.com/state-of-wi)

***Q: I have enrolled for family coverage in the Uniform Dental Benefit (UDB) plan. I have also enrolled for family coverage in a Delta Dental of Wisconsin supplemental plan. These are the only two policies that my family has. How will these plans coordinate benefits?***

**A:** The UDB is primary for all enrolled family members. The Delta Dental of Wisconsin supplemental plan is considered supplemental and will always be last to provide benefits. Present both your ID cards to your dental provider to ensure claims are submitted correctly.

***Q: I have enrolled for family coverage in the UDB. I have also enrolled for family coverage in a Delta Dental of Wisconsin supplemental plan. Since 2012 I have had a third plan that is administered by another dental carrier. How will the plans coordinate benefits?***

**A:** The UDB is primary. The other carrier's plan is secondary because it was effective before the Delta Dental of Wisconsin supplemental plan. The Delta Dental of Wisconsin supplemental plan will be last to pay.

***Q: I have enrolled for family coverage in the UDB. My spouse is also enrolled in a family dental plan offered by her employer since July 1, 2001. We have decided to also enroll our family in a Delta Dental of Wisconsin supplemental plan. My birth date is February 10, 1965, and my spouse's birth date is February 11, 1964. How will the plans coordinate benefits?***

**A:** The primary payer for your children is determined by which parent's birthday is first in the calendar year – the parent with the earlier birthday is considered the primary payer. Since your birthday is February 10<sup>th</sup> and your spouse's is February 11<sup>th</sup>, your UDB is primary for you and your covered dependent children, your spouse's plan is secondary, and the Delta Dental of Wisconsin supplemental plan will be last to pay because it is a supplemental plan. The COB for your spouse will be slightly different; your spouse's plan is primary, the UDB is secondary, and the Delta Dental of Wisconsin supplemental plan is supplemental and the last to pay.

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