



COORDINATION OF BENEFITS (COB)

Definition: Coordination of Benefits, also known as COB, occurs when you are covered under one or more group's or individual's plans, such as one sponsored by your spouse's employer. An important part of coordinating benefits is determining the order in which the plans provide benefits. One plan provides benefits first. This is called the primary plan. The primary plan provides its full benefits as if there were no other plans involved. The other plans then become secondary. Further information about Coordination of Benefits can be found in your Certificate of Coverage or by calling Customer Service at (866) 403-2785.