

To understand how COB works, it is important to understand the following terms:

- **Primary Coverage:** This is the coverage that pays benefits first.
- **Secondary Coverage:** This is the coverage that pays benefits after the Primary Coverage has paid out its benefits.
- **Crossover Claims:** These are claims that are submitted to both the Primary Coverage and the Secondary Coverage at the same time.

In order for Northwind Health Plus to serve as the Secondary Coverage, you must provide us with a copy of the Explanation of Benefits (EOB) that you receive from your Primary Coverage. This will help us determine the benefits that are available to you under Northwind Health Plus.

For Crossover Claims, you should submit the claim to both Northwind Health Plus and your Primary Coverage. You must provide Northwind Health Plus with a copy of the EOB for the Primary Coverage, as well as a copy of the claim that you submitted to your Primary Coverage. This will allow us to determine the benefits that are available to you under Northwind Health Plus.

It is important to note that Northwind Health Plus does not cover any expenses that are considered to be the responsibility of the Primary Coverage. Additionally, Northwind Health Plus does not cover any expenses that are outside of the scope of coverage of the plan.

Here are some tips to help you make the most of your Coordination of Benefits:

- Make sure that you provide Northwind Health Plus with a copy of the EOB from your Primary Coverage in order to determine the benefits that are available to you.
- Submit Crossover Claims to both your Primary Coverage and Northwind Health Plus.
- Be aware of any expenses that are considered to be the responsibility of the Primary Coverage.
- Be aware of any expenses that are outside of the scope of coverage of the plan.

By understanding how Coordination of Benefits works and following these tips, you can maximize your Northwind Health Plus benefits.

Primary And Secondary Rules

WHAT IF I HAVE OTHER COVERAGE?

When you have other coverage, the Northwind Health Plus plan has primary and secondary rules. This means that the Northwind Health Plus plan is the primary payer, and the other coverage is the secondary payer. The Northwind Health Plus plan pays first, and the other coverage pays second.