

Two Kids, Two Incomes, Two Group Plans

Your dental bill, your spouse's chiropractor bill, your kids' prescription drugs. How do you know where to submit your claims? If you and your spouse both have group benefits through your respective employers, insurance companies will pay health and dental benefits following a standard procedure. This process is called Coordination of Benefits and your group plan information should explain the process for you. If not, the following summarizes the industry's standard practice.

- 1) When you are the patient, send the claim to your plan first.
- 2) When your spouse is the patient, send the claim to the spouse's plan first.
- 3) When a dependent child is the patient, send the claim to the plan of the parent whose birthday falls earlier in the year. In situations where parents are separated/divorced, then the following order for claims submission for children applies:
 - i) the plan of the parent with custody of the child;
 - ii) the spouse of the parent with custody;
 - iii) the parent not having custody of the child;
 - iv) the spouse of the parent not having custody.

If the first plan does not pay the whole amount, send the explanation of benefits provided by the first plan along with a claim form, to the second plan. Generally, between the plans, families can be reimbursed for 100% of the eligible expenses incurred.

Benefit Facts presents information to help you manage your employee benefits. Brought to you by your Chambers of Commerce Group Insurance Plan® agent, representing Canada's premier group plan for small and medium sized business. 1-800-665-3365 www.chambers.ca At work for small business since 1970

We love doing Business After Hours (and during the day as well!)



Cynthia Simmons of Heal Thyself Clinic at Smitty's Family Restaurant & Josh's Pub Business After Hours

Photo by Eric Doubt, Communication Associates



JoJo Daley at Smitty's Family Restaurant & Josh's Pub Business After Hours

Photo by Eric Doubt, Communication Associates



Jim MacLeod and Jamie Schumacker at Blue Springs Spa & Salon Business After Hours.

Photo by Sarah Kobsa



A great time was had by all at the Sheridan Nurseries Business After Hours.

Photo by Sarah Kobsa

Upcoming Events

Wednesday, July 12
Business After Hours
Parisi Computers at
The Royal Academy of Arts & Education
5:00 – 7:00 p.m.

Tuesday, August 15
Business After Hours
Savvy Staging Solutions at
77 Market Street Restaurant
5:00 – 7:00 p.m.

Tuesday, August 22
Joint Networking Event
Fieldstone Centre
5:00 – 7:00 p.m.

Wednesday, September 6
Halton Hills Women in Business Luncheon
11:30 – 1:30 p.m.

Wednesday, September 13
Business After Hours
Best Western Inn on the Hill

Monday, October 2
Chamber Annual Golf Day
North Halton Golf & Country Club

Wednesday, October 4
Halton Hills Women in Business Luncheon
11:30 – 1:30 p.m.

Tuesday, October 10
Business After Hours
Beijo/Swish Sisters at Main Street Inn
5:00 – 7:00 p.m.

Please check the Chamber website for complete details or to register.

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