

DEPENDENT CHILD COORDINATION OF BENEFITS CHARTS
WHICH PLAN PAYS FIRST (PRIMARY) AND WHICH PAYS NEXT (SECONDARY)?

For children (up to age 26) who are enrolled in a State of Delaware Group Health Insurance Plan (GHIP) AND are also enrolled in other health care coverage, Coordination of Benefits policies and procedures apply. See the sample scenarios in the charts below showing which plan pays first (primary) and which pays second (secondary) for active employees and their dependents, as well as non-Medicare retirees and their dependents.

**CHART 1 – DEPENDENT CHILD COORDINATION OF BENEFITS
FOR ACTIVE STATE OF DELAWARE EMPLOYEES**

Situation	Member	Coordination of Benefits
Active Employee in GHIP <ul style="list-style-type: none"> Covers dependent child Employed spouse also covers the dependent child in a non-GHIP employer plan 	Dependent child (birth to age 26)	The “birthday rule” applies – the plan of the parent with the earlier birthday in the calendar year is primary.
Active Employee in GHIP <ul style="list-style-type: none"> Covers dependent child, and Retired non-Medicare spouse also covers dependent child in a non-GHIP employer plan 	Dependent child (birth to age 26)	The “birthday rule” applies – the plan of the parent with the earlier birthday in the calendar year is primary.
Active Employee in GHIP <ul style="list-style-type: none"> Covers dependent child, and Retired Medicare spouse also covers dependent child 	Dependent child (birth to age 26)	State plan is primary, spouse’s former employer coverage is secondary
Active Employee in GHIP <ul style="list-style-type: none"> Covers dependent child, and Employed dependent child also has coverage through non-GHIP employer 	Dependent child (birth to age 26)	Dependent child’s employer coverage is primary, State plan is secondary
Active Employee in GHIP <ul style="list-style-type: none"> Covers dependent child, and Dependent child is employed by the State of Delaware 	Dependent child (birth to age 26)	There is no coordination of benefits. A dependent child cannot be enrolled in more than one GHIP plan. He or she can either be enrolled in GHIP through the parent or elect GHIP coverage separately as a State employee.
Active Employee in GHIP <ul style="list-style-type: none"> Covers dependent child, and Married dependent child also has non-GHIP coverage through his/her spouse 	Dependent child (birth to age 26)	The health care plan that dependent has been enrolled in the longest is primary; other plan is secondary.

**CHART 2 – DEPENDENT CHILD COORDINATION OF BENEFITS
FOR NON-MEDICARE STATE OF DELAWARE PENSIONERS**

<p>Non-Medicare retiree in GHIP</p> <ul style="list-style-type: none"> • Covers dependent child, and • Employed spouse also covers the dependent child in GHIP in a non-GHIP employer plan 	<p>Dependent child (birth to age 26)</p>	<p>The “birthday rule” applies – the plan of the parent with the earlier birthday in the calendar year is primary.</p>
<p>Non-Medicare Retiree in GHIP</p> <ul style="list-style-type: none"> • Covers spouse, and • Retired non-Medicare spouse also covers dependent child in a non-GHIP former employer’s plan 	<p>Dependent child (birth to age 26)</p>	<p>The “birthday rule” applies – the plan of the parent with the earlier birthday in the calendar year is primary.</p>
<p>Non-Medicare retiree in GHIP</p> <ul style="list-style-type: none"> • Covers spouse, and • Retired Medicare spouse also covers dependent child in a non-GHIP former employer’s plan. 	<p>Dependent child (birth to age 26)</p>	<p>The “birthday rule” applies – the plan of the parent with the earlier birthday in the calendar year is primary.</p>
<p>Non-Medicare retiree in GHIP</p> <ul style="list-style-type: none"> • Covers dependent child, and • Employed dependent child also has coverage through a non-GHIP employer 	<p>Dependent child (birth to age 26)</p>	<p>The dependent child’s employer coverage is primary, State plan is secondary.</p>

If your situation is not described in the charts above, please contact:
Active employees call 1-800-489-8933 (Statewide Benefits Office)
Non-Medicare retirees call 1-800-722-7300 (Office of Pensions)