

**SPOUSAL COORDINATION OF BENEFITS CHARTS**  
**WHICH PLAN PAYS FIRST (PRIMARY) AND WHICH PAYS NEXT (SECONDARY)?**

For spouses who are enrolled in a State of Delaware Group Health Insurance Plan (GHIP) AND are 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 spouses, as well as non-Medicare retirees and their spouses.

**CHART 1 – SPOUSAL COORDINATION OF BENEFITS**  
**FOR ACTIVE STATE OF DELAWARE (SOD) EMPLOYEES**

| <b>Situation</b>   | <b>Member</b>                                  | <b>Coordination of Benefits</b>  |
|--|--|--|
| Active Employee in GHIP <ul style="list-style-type: none"> <li>Covers spouse</li> <li>Employed spouse also covers the GHIP active employee in a non-GHIP employer plan</li> </ul>  | SOD Employee covered by spouse                 | State plan is primary; spouse’s employer plan is secondary.  |
|  | Spouse (active or retired – non GHIP employer) | Spouse employer plan is primary; State is secondary.   |
| Active Employee in GHIP <ul style="list-style-type: none"> <li>Covers spouse, and</li> <li>Retired non-Medicare spouse also covers GHIP active employee in a non-GHIP employer plan</li> </ul>                               | SOD Employee covered by spouse                 | State plan is primary; spouse’s former employer plan is secondary.   |
|  | Spouse (retired: non-GHIP employer)            | Spouse former employer plan is primary; State is secondary.  |
| Active Employee in GHIP <ul style="list-style-type: none"> <li>Covers spouse, and</li> <li>Retired non-State Medicare spouse also covers GHIP active employee in a non-GHIP retiree plan</li> </ul>                          | SOD Employee                                   | State plan is primary; spouse’s former employer plan is secondary.   |
|  | Spouse (retired: non-GHIP employer)            | State GHIP plan is primary; Medicare is secondary, former employer’s Medicare supplement coverage (if any) is tertiary (pays third).   |
| Active Employee in GHIP <ul style="list-style-type: none"> <li>Covers spouse</li> <li>Spouse is employed by the State of Delaware, Univ. of Delaware, Delaware Transit Corp or Delaware State Housing Authority.</li> </ul>  | Employee/Spouse                                | There is no coordination of benefits. A member cannot be enrolled in more than one GHIP account. The married couple can either be enrolled in the same GHIP through person with the earlier birthday in the year, or they may maintain coverage in separate GHIP accounts.     |
| Active Employee in GHIP <ul style="list-style-type: none"> <li>Covers spouse</li> <li>Spouse is retired from the State of Delaware, Univ. of Delaware, Delaware Transit Corp or Delaware State Housing Authority.</li> </ul> | Employee/Spouse                                | There is no coordination of benefits. A member cannot be enrolled in more than one GHIP plan. The married couple can either be enrolled in the same GHIP through the active employee, or they may maintain coverage in separate GHIP accounts.                                 |
| Active Employee in GHIP <ul style="list-style-type: none"> <li>Covers spouse</li> <li>Spouse is employed by a GHIP Participating Non-State group</li> </ul>  | Employee/Spouse                                | There is no coordination of benefits. A member cannot be enrolled in more than one GHIP account. The spouse MUST enroll in the GHIP through his/her employer but cannot also be covered in the active employee’s GHIP. The active employee must drop the spouse from coverage. |

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

| <b>Situation</b>   | <b>Member</b>                       | <b>Coordination of Benefits</b>  |
|--|-------------------------------------|--|
| Non-Medicare retiree in GHIP <ul style="list-style-type: none"> <li>Covers spouse, and</li> <li>Employed spouse also covers GHIP non-Medicare retiree in a non-GHIP employer plan</li> </ul>   | GHIP Retiree                        | State plan is primary; spouse’s employer plan is secondary.  |
|  | Spouse (active non-GHIP employee)   | Spouse employer plan is primary; State plan is secondary.  |
| Non-Medicare Retiree in GHIP <ul style="list-style-type: none"> <li>Covers spouse, and</li> <li>Retired non-Medicare spouse also covers GHIP non-Medicare retiree in a non-GHIP plan through a former employer.</li> </ul>             | GHIP Retiree                        | State plan is primary; spouse’s former employer plan is secondary.   |
|  | Spouse (non-State retiree)          | Spouse former employer plan is primary; State plan is secondary.   |
| Non-Medicare Retiree in GHIP <ul style="list-style-type: none"> <li>Covers spouse, and</li> <li>Retired Medicare spouse also covers GHIP non-Medicare retiree in a non-GHIP plan through a former employer.</li> </ul>                 | SOD Retiree                         | State plan is primary; spouse’s employer plan is secondary.  |
|  | Spouse (non-State Medicare retiree) | Medicare is primary; spouse’s former employer plan is secondary; State plan is tertiary.   |
| Non-Medicare Retiree in GHIP <ul style="list-style-type: none"> <li>Covers spouse</li> <li>Spouse is employed by the State of Delaware, University of Delaware, Delaware Transit Corp or Delaware State Housing Authority.</li> </ul>  | Employee/Spouse                     | There is no coordination of benefits. A member cannot be enrolled in more than one GHIP account. The married couple can either be enrolled in the same GHIP through person with the earlier birthday in the year, or they may maintain coverage in separate GHIP accounts. |
| Non-Medicare Retiree in GHIP <ul style="list-style-type: none"> <li>Covers spouse</li> <li>Spouse is retired from the State of Delaware, University of Delaware, Delaware Transit Corp or Delaware State Housing Authority.</li> </ul> | Employee/Spouse                     | A member cannot be enrolled in more than one GHIP account. The married couple can either be enrolled in the same GHIP through person with the earlier birthday in the year, or they may maintain coverage in separate GHIP accounts.                                       |

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