

Coordinating Medical and Dental Benefits When You Have Other Coverage

When you're covered by more than one medical and/or dental plan (including any coverage you may have under an Automobile Personal Injury Policy, PIP), your JHHCG benefits will be paid under the Coordination of Benefits (COB) provision. Under the COB provision, the plan that pays first is called the Primary Plan. The Secondary Plan generally makes up the difference between the Primary Plan's benefits and the benefits the Secondary Plan would pay if there were no Primary Plan. When one group plan does not have a COB provision, that plan is always considered Primary and always pays first. When both plans have a COB provision, the chart below shows you how the Primary Plan is determined for you or your spouse/same-sex domestic partner.

| IF YOU ARE: | AND THE OTHER PLAN IS SPONSORED BY: | AND EXPENSES ARE FOR: | THEN YOUR PLAN IS: |
|-------------------------------------|--|---|----------------------|
| Employee | Your spouse's/same-sex domestic partner's employer | Yourself Your spouse/same-sex domestic partner | Primary Secondary |
| Spouse or same-sex domestic partner | Your spouse's/same-sex domestic partner's employer | Your spouse/same-sex domestic partner Yourself | Secondary Primary |

To determine benefits for child(ren), the parent whose birthday falls earlier in the calendar year will have the Primary Plan for the children. When parents are divorced or separated, the parent with custody of the child(ren) usually has the Primary Plan, unless the noncustodial parent has been assigned financial responsibility by the courts for the child(ren)'s health care.

If none of these rules apply, the plan that has covered the patient longer will be the Primary Plan. Contact the HR Department for help to determine which plan is Primary or Secondary in your situation.

Basic Life, Supplemental Life and Accidental Death & Dismemberment (AD&D) Benefits

All employees who are regularly scheduled to work 20 or more hours per week and weekend option nurses are eligible to receive basic life insurance of one times your annual base salary, rounded up to the next \$1,000 to a maximum of \$300,000. Your life insurance also includes basic AD&D insurance, which is equal to the amount of life insurance coverage to which you are entitled. AD&D may pay benefits if you die or suffer certain serious injuries as a result of an accident.

Employees who are scheduled to work 20 or more hours per week and weekend option nurses may elect to buy Supplemental Life Insurance/AD&D coverage. Coverage for new employees is effective on the first of the month following date of hire with a completed enrollment form. Your Supplemental Life options/AD&D options are:

- An additional amount equal to one times your annual base salary, rounded up to the next \$1,000 to a maximum of \$450,000, or
- An additional amount equal to two times your annual base salary, rounded up to the next \$1,000 to a maximum of \$450,000.

Proof of Good Health Required

Current employees may buy supplemental coverage with proof of good health. If you are a current employee, you will need to provide proof of good health if you are:

- Selecting this coverage for the first time, or
- Increasing your current election in the year 2010.