

CAREER EXPERTS GROUP

LET'S GET TO WORK ON YOUR CAREER!

YOUR CAREER > YOUR FUTURE

ASK THE EXPERTS

OCTOBER 2022

EMPLOYMENT BENEFITS

Suppose I enroll in my company's medical plan. Should I enroll in my spouse's medical plan, too, to get more coverage?

When you are covered under more than one health plan, coordination of benefit rules come into play. Coordination of Benefits is a process used in group health plans to eliminate duplication of benefits when you are covered under more than one group plan. Benefits under the two plans usually are limited to no more than 100% of the claim.

Be aware though that some plans state that they will not pay more as a secondary insurance than they would have paid had they been the primary insurance.

- For example, if the primary insurance pays 80% of a claim and the secondary insurance normally only pays 80% of the claim, the secondary insurance may not pay anything.
- In another example, the primary insurance pays 70% of a claim and the secondary insurance normally pays 80% of this type of claim - in this case the secondary insurance will pay 10% (the difference between what the primary insurance paid and what the secondary normally pays.)

For more health insurance-related information and education check out our free downloadable 28 page "Understanding Your Health Insurance Options" document on the CEG website's ["Resources"](#) page.

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