

ORDER OF BENEFITS FOR DEPENDENT CHILDREN

This chart illustrates the order in which benefits are applied when a dependent child is covered by more than one group health plan.

It assumes all parents and stepparents have coverage for the dependent children. If a parent or stepparent has not covered the dependent children or there is no stepparent, skip to the next individual listed.

PARENTS	PRIMARY	SECONDARY	THIRD	FOURTH
Married or never married, living together	Parent with birthday (month and day only) earlier in the year	Parent with birthday (month and day only) later in the year		
Married or never married, same birthday	Plan with earlier effective date	Plan with later effective date		
Married or never married, same birthday and same effective day	Charges are split equally among the plans.			
Joint custody, legally separated or divorced - no court decree	Parent with custody of the dependent	Spouse of parent (stepparent) with custody	Parent without custody	Spouse of parent (stepparent) without custody
Legally separated or divorced - with court decree	Parent with health care coverage responsibility	Spouse of parent (stepparent) with health care coverage responsibility	Other parent	Spouse of other parent (stepparent)