

PALOMAR COLLEGE

Human Resource Services

1140 West Mission Road
San Marcos, CA 92069-1487

MEMORANDUM

TO: Palomar College Administrators, Classified Staff and Faculty
FROM: Dr. Lisa Norman, Assistant Superintendent/Vice President Human Resources
SUBJECT: Coordination of Benefits (COB)

COB "BIRTHDAY RULE"

The California Department of Insurance Coordination of Benefit rule provides that:

1. Except for cases of dependent children of divorced or separated parents, the health plan of the parent whose birthday (Month and Date, NOT year) falls first in the calendar year will pay first and the plan of the other parent will be the secondary payer. If the parents have the same birthday, the plan that has covered the dependent child longer is the primary payer. Additionally, if one of the health plans has not adopted the "Birthday Rule" (such as, if one plan is in another state), then an old rule applies (the primary plan is the male's).
2. For dependent children of divorced or separated parents, the health plan of the parent with court-ordered financial responsibility is the primary payer. If the court has not determined financial responsibility, then the parent with custody is the primary payer.
3. When a retired or laid-off employee has two health plans (coverage under a retirement health plan and as an active worker covered by another health plan), the plan covering the individual as an active employee will pay first and the retiree plan will pay second.

HEALTH CARE FOR DISABLED ACTIVE EMPLOYEES AND THEIR DEPENDENTS

All Palomar Community College health plans are the primary payers of medical benefits for disabled employees and for our employees' disabled dependents on medical disability. Medicare is the secondary payer. If you have a dependent who is totally disabled and on Medicare, please notify the Benefits Specialist in the Human Resource Services office at extension 2889. The claims department of each health plan will process claims accordingly.