

Double Covered Employees HDHP claim examples

Scenario 1:

Member A Primary on Traditional

Member B Primary on HDHP

MEMBER A - First claim of the year:

\$2,000 Eligible Claim

PRIMARY PLAN

\$200 applied to deductible

Traditional Plan pays 80% of \$1,800 = \$1,440

SECONDARY PLAN

Secondary HDHP applies \$1,500 to the deductible

HDHP pays 80% of \$500 = \$400

TOTAL PAID AFTER COB: \$1,840

MEMBER B - First claim of the year:

\$2,000 Eligible Claim

PRIMARY PLAN

\$1500 applied to HDHP deductible

HDHP pays 80% of \$500 = \$400

SECONDARY PLAN

Traditional applies \$200 to deductible

Traditional pays 80% of \$1,800 = \$1,440

TOTAL PAID AFTER COB: \$1,840

MEMBER A - Second Claim of the year:

\$500 Eligible Claim

PRIMARY PLAN

Deductible has been satisfied

Traditional Plan pays 80% of \$500 = \$400

SECONDARY PLAN

Deductible has been satisfied

HDHP pays remaining \$100

TOTAL PAID AFTER COB: \$500

Scenario 2:

Member A Primary on HDHP

Member B Primary on HDHP

MEMBER A - First claim of year:

\$2,000 Eligible Claim

PRIMARY PLAN

\$1500 applied to HDHP deductible

HDHP pays 80% of \$500 = \$400

SECONDARY PLAN

\$1500 applied to HDHP deductible

HDHP pays 80% of \$500 = \$400

TOTAL PAID: \$800

MEMBER A - Second claim of the year:

\$200 Eligible Claim

PRIMARY PLAN

Deductible has been satisfied

HDHP pays 80% of \$200 = \$160

SECONDARY PLAN

Deductible has been satisfied

HDHP pays remaining \$40

TOTAL PAID AFTER COB: \$200

MEMBER A - Third claim of the year:

\$500 Eligible Claim

PRIMARY PLAN

Deductible has been satisfied

HDHP pays 80% of \$500 = \$400

SECONDARY PLAN

Deductible has been satisfied

HDHP pays remaining \$100

TOTAL PAID AFTER COB: \$500

Prescriptions for double covered employees & dependents will remain at a \$0 co-pay. Dental and Vision benefits will continue to be coordinated as they always have regardless of which Plan you are enrolled on.

