



“The Manufacturer of Designer Benefit Plans Tailored to Your Company’s Needs”

Co-ordination of Benefits

Benefits for you or a dependent will be directly reduced by any amount payable under a government plan.

(Ex. Influenza shots will not be covered by your group benefit plan as it is covered under Alberta Health Care)

If you or a dependent are entitled to benefits for the same expenses under another group plan or as both an employee and dependent under this plan, benefits will be co-ordinated so that the total benefits from all plans will not exceed expenses.

You and your spouse should **first submit your own claims through your own** group plan. Claims for dependent children should be submitted to the plan of the parent who has the earlier birth date in the calendar year (the year of birth is not considered). If you are separated or divorced, the plan that will pay benefits for your children will be determined in the following order:

1. The parent with custody of the child;
2. The spouse of the parent with custody of the child;
3. The parent without custody of the child;
4. The spouse of the parent without custody of the child.

You may submit a claim to the plan of the other spouse for any amount that is not paid by the first plan. You should wait until you have received the statement from the first plan showing the amount claimed and the amount reimbursed before claiming from the next plan.

Being able to co-ordinate your group benefits through two plans is beneficial because with the rising costs of claims, your first plan may not cover the costs 100%. You may be able to submit the remaining cost of the claim to the second insurance company, and receive a higher reimbursement.

You do have the option to opt out of your health and dental plan with your employer if your spouse has other coverage through their work plan. There must be evidence provided at the time of enrolling or when your spouse’s coverage is effective.

Please contact your Plan Administrator or the friendly staff at

Generations Insurance if you have any questions.

Generations Insurance Phone # 1-888-532-1110 Email: info@generationsinsurance.com