

Coordination of Benefits (COB)

Individual policies are not subject to state requirements for coordination of benefits. If you or your covered dependents have other coverage, whether group or individual, an individual policy will always pay secondary. Other coverage means other comprehensive medical coverage including, but not limited to, commercial major medical coverage, and does not include Medicaid, TennCare or limited benefit coverage. Benefits will be calculated as the difference between the amount paid by the other coverage and the greater of our maximum allowable charge or the amount such other coverage considers allowable expense.

If such other coverage also states that it will always pay secondary, benefits under this policy will be calculated as 50 percent of our maximum allowable charge.

In any event, our liability shall be limited to the amount we would have paid in the absence of other insurance coverage.