



choices Benefits Program

Coordination of Benefits (COB)

Your choices Benefit Plan can be greatly enhanced if you have another benefit plan to coordinate with (e.g., spouse's plan).

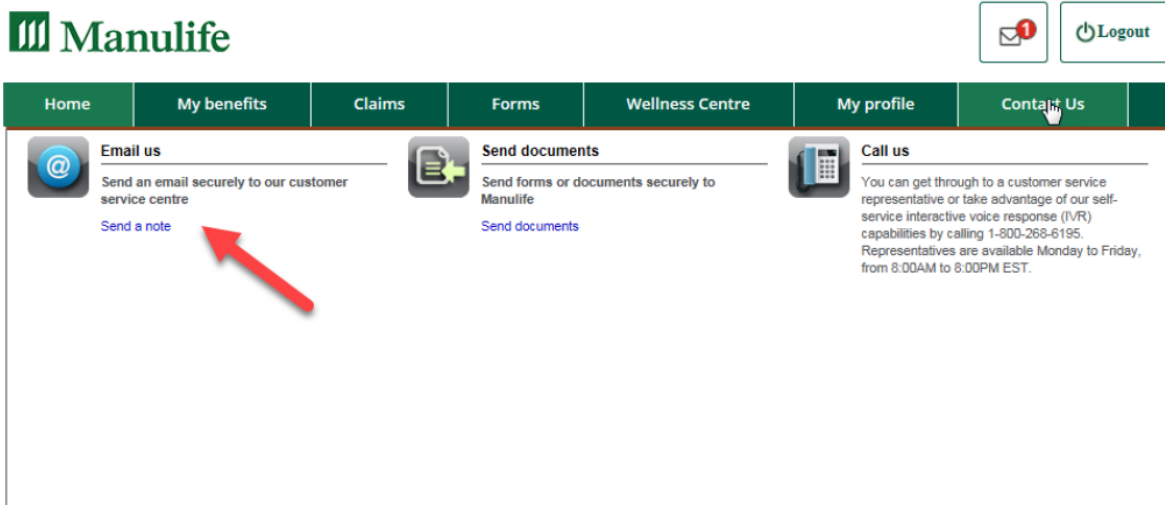
To coordinate claims, it is essential that you notify our Insurer of secondary coverage. Conversely, in the event you were to lose secondary coverage through another benefit plan, it is equally important to notify our Insurer and *remove* the COB.

Employees are now able to update their own Coordination of Benefits (COB) information online through the Plan Member Secure Site at Manulife.

Please see screenshots below which provides step-by-step instructions.

Should you require assistance while updating your COB information, please contact Manulife directly at 1 (800) 268-6195.

- 1) Access the **Send a Note** feature under the 'Contact Us' tab.



2) Under Send a Note, select 'Update your COB'. This will prompt you to select the appropriate information required.



Send a note

Send us your question and we'll respond within two business days. Select the type of inquiry, enter your question, select the type of response, and submit.

General inquiry	Internet site inquiry	Benefits inquiry	Coordination of Benefits (COB)
<input type="radio"/> about your group policy	<input type="radio"/> about how any of the site's feature work	<input type="radio"/> Extended health care benefit <input type="radio"/> Dental benefit <input type="radio"/> Our records about coverage for you and any dependents	<input checked="" type="radio"/> Update your COB

Spousal Health Coverage Does your spouse have health coverage under his/her own insurance plan? Yes No Effective date (dd/mmm/yyyy)

Spousal Dental Coverage Does your spouse have dental coverage under his/her own insurance plan? Yes No Effective date (dd/mmm/yyyy)

Does your spouse's health/dental plan cover:

Health	Dental	
<input type="radio"/>	<input type="radio"/>	Your spouse only
<input type="radio"/>	<input type="radio"/>	Your spouse and yourself only
<input type="radio"/>	<input type="radio"/>	Your spouse and children only
<input type="radio"/>	<input type="radio"/>	Your spouse, you and your children

Spouse's date of birth (dd/mmm/yyyy)