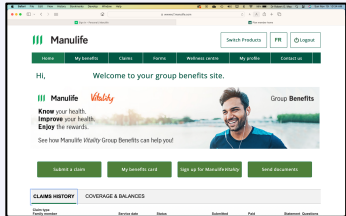


## Coordination of Benefits

When both claimants or employees work at Queen's, Coordination of Benefits (COB) can be done automatically by Manulife. The information you will need to set up the COB includes the policy and certificate number for each policy. There are two ways to provide Manulife with this information:

### Method 1: Electronic Submission

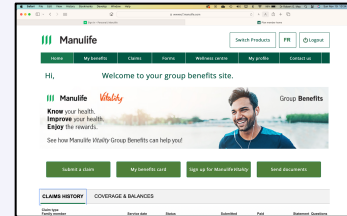
Log into Manulife's secure member site, and then use the following path to submit the information electronically:



- Select "Forms"
- Select "Find a Form" under "Administration Forms"
- Select "Application for Change (electronic submission)"
- Complete "Section 5: Coordination of Benefits" (and "Section 6: Family Information," if applicable)

### Method 2: Manual Submission

Log into Manulife's secure member site, and then use the following path to complete the form manually:



- Select "Forms"
- Select "Find a Form" under "Administration Forms"
- Download "Application for Change"
- Complete "Section 8: Coordination of Benefits" (and "Section 9: Dependent Information Spouse," if applicable)

You will then need to sign the completed form and upload it to the Manulife member site:

- Navigate back to the Home Page
- Select "Send Documents"
- Select the file and follow the prompts to submit

### Other Good Things to Know

If a spouse or partner is not covered by Manulife, please follow the process when submitting a claim on the Manulife site:

- Select "Submit a Claim"
- Select service type and covered member
- Select "Yes" when prompted, "Do they have other coverage?"
- Follow the prompts to enter required information

If both parents have family coverage, any claims for children need to be submitted first to the parent with the birthday month that comes first in the year. If the first plan does not pay the full amount, submit it to the other parent's plan.