

Coordination of Benefits

If you, or your dependents, are insured under another plan, payment of benefits under the AECOM plan will be determined as follows:

1. If the other plan does not contain a coordination of benefits clause, payment under the other plan must be made before AECOM's plan will pay.
2. If the other plan does contain a coordination of benefits clause, payment will be in the following order:

Member

- The plan in which the person is covered as the member pays first.
- If a person is covered under two plans, priority goes to:
 - The plan in which the member is a full-time employee
 - The plan in which the member is a part-time employee
 - The plan in which the member is a retiree.

Spouse

- The plan in which the spouse is covered as a member pays first.

Dependent Child

- If both parents have benefit plans, submit claims for dependent children first to the plan of the parent with the earlier birth date (month/day) in the calendar year.
- If both parents have the same birth date (month/day), submit claims to the plan of the parent whose first name begins with the earlier letter in the alphabet.
- In situations where parents are separated/divorced, submit claims for dependent children in the following order:
 - The plan of the parent with custody of the dependent child
 - The plan of the spouse of the parent with custody of the dependent child
 - The plan of the parent not having custody of the dependent child
 - The plan of the spouse of the parent not having custody of the dependent child.

3. If a dental accident occurs, health plans with dental accident coverage will pay benefits before dental plans without this coverage.

If priority cannot be established in the above manner, the benefits will be prorated in proportion to the amount that would have been paid under each plan had there been coverage by only that plan.

The total amount payable from all plans cannot exceed the amount of the original eligible expense.