

**Macomb School District #185**  
**Effective 01/01/12**

**Frequently Asked Questions about the Working Spouse\* Policy**

**When did this policy go in to effect?**

January 1, 2012

**Do I need to complete the Working Spouse Eligibility Form?**

Yes, if you cover your spouse under the District Health Plan the Working Spouse Eligibility Form must be completed.

**What will I need to do if I cover my spouse?**

You, your spouse, and your spouse's employer (former employer if retired) must complete and sign the Working Spouse Eligibility Form. Return the completed signed form to the District Employee Health Information Administration Office.

**Will the working spouse policy affect my spouse?**

My spouse: Is not employed – No  
Is self-employed or an independent contractor – No  
Is employed/retired, but the employer does not offer medical insurance – No  
Is employed/retired, but not eligible for medical insurance – No  
Is employed by MCUSD #185 – No  
Is employed/retired, but the employer does not pay for at least 50% of the medical insurance premium – No  
Is employed/retired, and the employer pays for at least 50% of the medical insurance costs - Yes

**My spouse is retired. What effect will this policy have?**

The working spouse policy applies if your spouse is eligible to continue their former employer's group health plan as a retiree and the former employer pays at least 50% of the medical premium. The District Working Spouse Eligibility Form must be completed.

**Must my spouse elect their employer's (former employer's) major medical insurance policy if they are affected by the working spouse rule?**

Yes.

**If my spouse has primary coverage through their employer may I discontinue coverage on my spouse on the District Plan?**

Yes.

**If my spouse has primary coverage through their employer may I continue to cover my spouse on the District Plan as secondary?**

Yes, you may choose to continue secondary coverage on your spouse under the District Plan.

**What will the District Plan cover if my spouse is on their Employer's Plan as primary and on my District Plan as Secondary?**

Typically the District Plan will pay for what your spouse's primary insurance policy covered but did not pay (such as deductibles and coinsurance).

**What if my spouse is eligible but does not elect their employer's (former employer's) major medical insurance policy?**

Your spouse will have no primary coverage. Your spouse is eligible for secondary coverage only through the District Health Plan. The District Plan will process covered expenses as secondary regardless of whether or not you purchased primary coverage. Typically coverage would be limited to the reimbursement of the deductible and out-of-pocket limits set forth in your District Plan Document.

**What if I don't return the Working Spouse Eligibility Form?**

If you do not respond, your spouse will not be covered under the District Plan and claims will be denied.

**How often will I need to complete the Working Spouse Eligibility Form?**

Ongoing employees covering their spouses as primary under the District Plan will complete the form every year at re-enrollment. Special enrollees that have qualifying events will complete at time of qualifying event. New hires adding their spouse will complete upon initial enrollment.

**My spouse's open enrollment period has passed. What should my spouse do to comply with the new policy?**

Typically your spouse's employer will grant a "Qualifying Event" under HIPAA that will allow your spouse to modify their benefit selection. Your spouse should take this Q & A and the Working Spouse Eligibility Form to their Human Resources Dept. for completion.

**What do I do if my spouse becomes eligible for major medical insurance through their employer in the future, and the employer pays at least 50% of the premium?**

Your spouse should contact their employer to complete the necessary enrollment forms. You will also need to contact the District Health Insurance Plan Coordinator - Administration Office and complete your Plan's necessary forms within 31 days.

**Will this policy affect insurance for my children?**

No. This policy has no affect on District insurance eligibility for children. The District will continue to use the birthday rule to determine which insurance will be primary for children when both the mother and the father have medical insurance for the children.

**Will this policy affect the dental or vision policies?**

No.

\*For purposes of eligibility, a spouse in a civil union and a spouse in a marriage are treated identically.