



# 2018 Benefits Enrollment

## Working Spouse Rule Frequently Asked Questions

- 1.** What does the Working Spouse Rule mean for my spouse's eligibility on the medical plan?

Under this rule, the spouse of a SLU employee is not eligible to be covered through SLU's healthcare plan if he/she is employed and has access to group medical coverage through his/her own employer. Please read the rest of this document for additional information.
- 2.** How long has this policy been in place?

January 1, 2016.
- 3.** Are all spouses excluded from SLU's healthcare plan?

No, only working spouses who have access to group medical coverage through their employer (where the employer contributes at least 50% of the premium for single coverage) are not eligible for coverage in SLU's healthcare plan. Many categories of spouses are not affected. Below is a list of situations where the Working Spouse Rule does not apply.

  - Spouses who are not employed outside of the home
  - Spouses who are not eligible for group medical coverage through their employer
  - Spouses who are in a coverage "waiting period" with their employer; once the waiting period ends the rule applies
  - Spouses who work for an employer who does not offer group medical coverage
  - Spouses who are on Medicare and do not have access to employer group medical coverage
  - Spouses who are retired and no longer have employer group medical coverage
- 4.** Is my spouse required to enroll other family members into his/her employer sponsored group medical coverage?

No. Dependent children are still eligible to enroll in SLU's healthcare plan.
- 5.** What do my working spouse and I need to do to get ready for this change?

You should start by obtaining information about your spouse's employer's group medical plan. Determine when the employer's annual enrollment period occurs. You should also review the Spousal Healthcare Affidavit (see question/answer 7 below) so you are aware of the steps you will need to take to confirm whether your working spouse will still be eligible for coverage under SLU's healthcare plan.
- 6.** Who must complete the Spousal Healthcare Affidavit?

All spouses who are eligible to be covered under the SLU healthcare plan in 2018 must complete the Spousal Healthcare Affidavit by the end of open enrollment, November 17, 2017. Note, the Spousal Healthcare Affidavit must be completed each year.
- 7.** Where can I find the Spousal Healthcare Affidavit?

The Spousal Healthcare Affidavit can be found on SLU's online open enrollment site <http://www.slu.edu/human-resources-home/benefits/open-enrollment>.

This document is intended to describe the eligibility requirements, procedures, and effective dates for the health and welfare program offered by Saint Louis University. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. This guide is not intended to answer all of your questions but to provide you with a tool to answer most of your questions. Full details of the plans are contained in the summary plan descriptions, which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

- 8.** How will SLU know whether or not my spouse is eligible for group medical coverage through their employer?
- Each SLU employee who wants to cover their spouse under SLU's healthcare plan will need to complete the Spousal Healthcare Affidavit. The Spousal Healthcare Affidavit will require the spouse to indicate if they are employed. If the spouse is employed, the spouse's employer will be required to complete the Spousal Healthcare Affidavit to confirm that the spouse is not eligible for group medical coverage with their employer.
- 9.** What qualifies as a group medical plan offered by my spouse's employer?
- Any Affordable Care Act qualifying medical plan provided by your spouse's employer to its employees. Your spouse's employer must contribute at least 50% of the premium for single coverage.
- 10.** What happens if my spouse fails to submit the Spousal Healthcare Affidavit?
- Your spouse's coverage on SLU's healthcare plan will end on December 31, 2017 and they will not be eligible for healthcare coverage in 2018.
- 11.** If my spouse is not eligible for SLU's healthcare plan, can he/she still enroll in the dental, vision, accident, and life insurance plans?
- Yes, you may still enroll him/her in the voluntary benefits, e.g., dental, vision, accident, and life insurance.
- 12.** Whose healthcare plan will cover my children; SLU's plan or my spouse's employer's plan?
- If your spouse's employer provides coverage for children and your children meet the eligibility requirements for both plans, you and your spouse will need to decide in which employer's plan to enroll your children. We recommend comparing the key features of both plans, including the premium you pay each pay period.
- 13.** If my spouse's plan also has a deductible, how can I offset the additional cost of meeting the deductible for two plans?
- Your SLU healthcare plan employee contributions will reduce if your spouse is no longer covered on SLU's healthcare plan. This reduction may make up some or all of the additional cost. For example, if you currently have employee plus spouse coverage, your Plus Plan employee contributions with wellness discount will be \$364.87 per month. If your spouse is a "working spouse," who is no longer eligible for coverage and your coverage category becomes employee only, your premiums reduce to \$109.69 per month. This is a reduction of \$255.18 per month or \$3,062.16 on an annual basis.
- 14.** My spouse's employer holds open enrollment at a different time of the year. What should we do?
- While the plan year for some employer health plans may be different than SLU's healthcare plan (which is based on the calendar year), the Internal Revenue Code recognizes that certain qualified life events do occur that create the need for changes to benefit choices mid-year, including enrollment changes. More familiar qualified life events include divorce, and the birth or adoption of a child. The loss of outside medical coverage eligibility with another employer is also a qualified life event. Your spouse should contact the Human Resources group at his/her job to learn how to enroll in their medical plan mid-year.
- 15.** What if my spouse's employer states that my spouse cannot enroll for medical coverage outside of open enrollment?
- You may reach out to SLU's benefits office by calling [314.977.2595](tel:314.977.2595) or emailing [benefits@slu.edu](mailto:benefits@slu.edu) for assistance in reaching out to your spouse's employer's human resources group. Please have your spouse's employer name and contact information ready when you call or email SLU's Benefits Office.
- 16.** What happens if my working spouse's group medical coverage is terminated because he/she loses their job? Does my spouse have to elect and exhaust COBRA coverage before being eligible for enrollment in SLU's medical/prescription drug plan?
- No. A spouse is not required to elect COBRA. If a spouse loses coverage the event qualifies as a "life event" and the spouse can be enrolled in SLU's plan. The employee must contact Human Resources within 31 days of the spouse losing coverage to be enrolled in SLU's plan.

- 17.** My spouse is currently between jobs. Can I enroll my spouse while they are job searching?
- Yes, as long as your spouse is not eligible for coverage from an employer, they can stay enrolled in SLU's health plan. However, if at any time your spouse becomes eligible for coverage through a new employer, he/she is no longer eligible for coverage under SLU's healthcare plan. It is important that your spouse notify SLU's Benefits Office within 31 days of their eligibility on their new employer's plan to avoid additional costs to you and your spouse.
- 18.** What if my spouse is retired? SLU's healthcare plan provides better coverage for our needs than my spouse's retiree plan offers. Can I enroll my spouse in the SLU healthcare plan?
- Yes. Your spouse's eligibility or enrollment in any retiree health plan does not affect their eligibility for the SLU healthcare plan.
- 19.** What if my spouse is going to school part-time and is eligible for a student health plan from the school?
- The Working Spouse Rule only applies to spouses who are actively employed and eligible for group medical coverage with their employer. If your spouse is eligible for coverage as a student, they would still be eligible for the SLU healthcare plan.
- 20.** My spouse has a pre-existing condition. What if my spouse's employer's plan will not pay for the expenses associated with this condition?
- As a result of the Affordable Care Act, your spouse cannot be denied coverage for a pre-existing condition under any group health plan.
- 21.** What if my spouse and I are both SLU employees?
- If you are married to a SLU employee, both of you will need to elect employee only coverage, unless you have children. If you have children, one of you will need to elect employee + children at open enrollment.
- 22.** What happens if I enroll my spouse in SLU's plan even though my spouse is eligible for coverage with their employer?
- The Spousal Healthcare Affidavit requires employees seeking coverage for their spouse on SLU's healthcare plan to attest to whether their spouse is employed, as well as whether they have group medical coverage through their employer. Plan participants completing this form would be expected to complete it accurately, similar to any other attestations they make as part of their employment. In the event an employee does not complete the affidavit accurately, their coverage under the plan would be terminated and the employee would be required to repay all claims paid by SLU on behalf of the spouse. In addition, falsification of the affidavit would be treated similarly to any other act of dishonesty at the University and thus would subject an employee to discipline, up to and including termination of employment.
- 23.** What happens if my spouse becomes eligible for coverage on their employer's group medical plan but fails to enroll in that plan?
- Once a working spouse becomes eligible for coverage under a plan sponsored by their employer, their eligibility to participate in SLU's plan ends, and future claims directed to SLU's plan could be denied. Therefore, it is important for working spouses, who are eligible for coverage under their employer's plan, enroll in that plan and notify SLU Benefits Office within 31 days. This will ensure the working spouse's claims are processed correctly and do not later need to be reprocessed and denied, in which case your spouse would be required to pay the claims. In addition, the SLU employee's monthly contribution can be reduced immediately to avoid paying for spousal coverage they do not have.
- 24.** What if my spouse's employer asks for proof that he/she is no longer eligible for SLU's plan?
- SLU will be issuing a summary of material modifications ("SMM") stating that healthcare coverage is not available when a spouse has access to coverage from their own employer. Following enrollment, you will receive a letter from the SLU Benefits Office, indicating that your spouse has lost eligibility for coverage under SLU's healthcare plan. Your spouse should provide their employer with a copy of this notice as soon as it is received, and request to enroll in the plan.
- 25.** Why is SLU implementing this eligibility change?
- As a mission-driven institution, SLU cares about its employees and their families. This change will help ensure that SLU—in the face of rising healthcare costs—can continue to provide valuable and affordable health benefits to all eligible employees. It is important to note that SLU will continue to cover spouses who do not have access to group healthcare coverage.

