



## Medical Plan Affidavit Frequently Asked Questions

### **Q. What is the “Working Spouse Rule”?**

A. The spouse of a SLU employee is not eligible to be covered through United Healthcare if he/she is employed and has access to group medical coverage through his/her own employer. The “working spouse rule” allows SLU to control increasing healthcare costs while still ensuring that employees and their family members continue to have access to a highly valued and affordable benefit program. SLU will continue to cover spouses who do not have access to group healthcare coverage.

### **Q. Are all spouses excluded from SLU’s United Healthcare plan?**

A. No. Only working spouses who have access to group medical coverage through their employer are no longer eligible for coverage in SLU’s United Healthcare plan. In fact, many categories of spouses are not affected. Below is a list of situations where the Working Spouse Rule will 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

### **Q. Who must complete the Medical Plan Affidavit?**

A. All employees enrolled in a United Healthcare medical plan must complete the affidavit in Workday. If you plan to cover your spouse on your United Healthcare medical plan, you will be required to complete the affidavit during Open Enrollment. If you do not complete the Affidavit, your spouse’s medical coverage will be impacted. If you are not married or are not electing spousal coverage, you will be required to complete the affidavit during Open Enrollment and should select the “Not Married” or “Spouse is Not on Medical Coverage” option.

If your spouse is employed at an employer other than SLU, your spouse’s employer will be required to complete the Medical Plan Affidavit. Once completed, this will need to be uploaded to your Workday account.

### **Q. Where can I find the Medical Plan Affidavit?**

A. The form is only required if your spouse is employed at an employer other than SLU. You can find the form on the Saint Louis University HR Policies, Forms and Resources page. It is under Medical Benefits > “Medical Plan Affidavit”.



**Q. How will SLU know whether or not my spouse is eligible for group medical coverage through their employer?**

A. The Medical Plan 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 Medical Plan Affidavit to confirm that the spouse is not eligible for group medical coverage with their employer. Human Resources will be following up after Open Enrollment accordingly for anyone who has not completed the spousal affidavit requirements in Workday and has elected spousal coverage.

**Q. What qualifies as a group medical coverage plan offered by my spouse's employer?**

A. Any Affordable Care Act qualifying medical plan provided by my spouse's employer to its employees.

**Q. What happens if my spouse fails to submit the Medical Plan Affidavit?**

A. Your spouse's coverage on United Healthcare will end at the end of the calendar year and they will not be eligible for healthcare coverage the following year.

**Q. 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?**

A. Yes, you may still enroll him/her in the voluntary benefits, i.e. dental, vision, accident, and life insurance.

**Q. Whose health care plan will cover my children; SLU's plan or my spouse's employer's plan?**

A. 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.

**Q. My spouse's employer holds open enrollment at a different time of the year. What should we do?**

A. 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.

**Q. What happens if my working spouse's group medical coverage is terminated because he loses his job? Does my spouse have to elect and exhaust COBRA coverage before being eligible for enrollment in SLU's medical/prescription drug plan?**



A. 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 United Healthcare. The employee must contact Human Resources within 31 days of the spouse losing coverage to be enrolled in United Healthcare.

**Q. My spouse is currently between jobs. Can I enroll my spouse while they are job searching?**

A. 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 United Healthcare. It is important that your spouse notify Human Resources within 31 days of their eligibility on their new employer’s plan to avoid additional costs to you and your spouse.

**Q. What if my spouse is retired? The United Healthcare through SLU provides better coverage for our needs than my spouse’s retiree plan offers. Can I enroll my spouse in United Healthcare plan?**

A. Yes. Your spouse’s eligibility or enrollment in any retiree health plan does not affect their eligibility for the SLU healthcare plan. For the Medical plan affidavit on Workday, you would select “Spouse on Medical Coverage and Not Employed/Retired”.

**Q. What if my spouse and I are both SLU employees?**

A. If you are married to a SLU full-time benefits eligible 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.

**Q. What happens if I enroll my spouse in SLU’s plan even though my spouse is eligible for coverage with their employer?**

A. The Medical Plan Affidavit requires employees seeking coverage for their spouse on United Healthcare 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.

**Q. What happens if my spouse becomes eligible for coverage on their employer’s group medical plan but fails to enroll in that plan?**

A. 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 Human Resources 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.



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*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; with govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.*