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Spousal Secondary Coverage Requirement with Reimbursement

Frequently Asked Questions

1. Will my spouse or qualifying ex-spouse still receive coverage under my family plan through Coventry Public Schools?

Your spouse or qualifying ex-spouse will remain eligible to receive coverage through Coventry Public Schools **ONLY IF** you complete and return the certification form which has been sent to you. If your spouse does not have access to coverage elsewhere, you must check the appropriate box, and sign and return the form. If your spouse does have access to other coverage, you must check the appropriate box, enroll in other coverage, and provide the requested information and documentation. Once your spouse is enrolled in their employer's plan, Coventry Public Schools will pay benefits as "secondary" – after the other coverage has paid for benefits, Coventry's plan will pay any remaining charges if covered by Coventry's plan. Your spouse will only be removed from Coventry coverage as a result of failure to complete and return the form before April 30, 2015.

2. What if my spouse does not have access to other coverage? What do I need to do?

Check the box (Option #1) on the form that you received in the mail that applies to your situation and return it to the address listed.

3. If my spouse has to pay for coverage through his/her employer, will Coventry Public Schools reimburse for that cost? What documentation do I need to provide?

Yes, Coventry Public Schools will reimburse you for the cost of premiums paid for your spouse's individual coverage only. In order for you to receive reimbursement, you or your spouse will need to **provide Mercer with the following documentation:**

- **Completed and signed certification form (all requested information on the certification form must be completed).**

Note: A photocopy of the spouse's ID card is sufficient for the other insurance information requested in the certification form.

- **Proof and Cost of Coverage:**

Two paychecks

OR

Signed letter from employer

OR

Summary of Benefits (along with paychecks or letter with proof of coverage)

Supplemental documentation must include:

- 1) Coverage effective date
- 2) Cost (per paycheck, number of paychecks per year)
- 3) Proof that the coverage is individual only. Coventry Public Schools is only requiring your spouse to enroll in individual coverage. Coventry Public Schools will not reimburse for the family rate if you decide to move dependents to your spouse's plan.

Please note: If your spouse is providing a paycheck as proof, the paycheck must clearly show that the deduction is for individual coverage only. If this is not clear on the paycheck, Coventry Public Schools will require a letter from the spouse's employer verifying the cost and coverage level.

Documentation of the cost of coverage can be provided in a summary of benefits or other benefits communication materials, as long as it is produced by the employer. Note that this must be accompanied by proof of coverage as indicated above.

Once all of the above information is provided, beginning on July 1, 2015 Coventry Public Schools will reimburse you through your Coventry paycheck for the individual premium rate your spouse contributes for his/her employer sponsored health plan coverage.

Coventry Public Schools will not reimburse for dependent coverage or dental coverage.

4. My spouse has other dependents enrolled in health coverage through his/her employer and is paying the family rate. How am I compensated for the cost of his/her individual coverage?

Please provide the same form of documentation of the spouse's family coverage (including coverage effective date, cost and proof of family coverage). Coventry Public Schools will **require a letter from the spouse's employer verifying the spouse's current cost and coverage level**, and it **must also state the cost of individual coverage for the same plan** if the spouse was enrolled in individual coverage only. Once this information is received, Coventry will reimburse you for what it would cost the spouse if he or she was enrolled in individual coverage only.

5. How will I be compensated for the cost of my spouse's individual plan?

Coventry will calculate the bi-weekly cost for individual coverage that your spouse is being charged. That amount will be paid to you in your paycheck under the code "Health Ins. Reimb."

6. Will the reimbursement from Coventry be taxed?

Yes. The reimbursement for the cost of your spouse's individual coverage is taxable as income. This tax expense is offset by the tax savings your spouse receives when health insurance premiums are paid pre-tax through the spouse's employer.

7. What if my spouse has access to coverage through their employer's plan, but chooses not to take this coverage?

If your spouse has access to coverage and chooses not to take it, your spouse will no longer be eligible to participate in Coventry's health plan.

8. Now that my spouse is being transferred to secondary coverage, will I continue to pay family premiums for Coventry health care coverage?

Yes. Your spouse will continue to be enrolled on your family plan, but it would be as secondary coverage. Family premiums still apply. As an alternative, you have the option to drop Coventry coverage for your spouse when he or she obtains other coverage.. In this case, if you move to the individual coverage tier, you will then pay individual premiums. If you have additional dependents, you will continue to pay family premiums.

9. If my spouse enrolls in his or her employer's health care coverage, do I have to keep him or her on my Coventry coverage as secondary?

No, if your spouse enrolls in coverage through his or her employer, you may decide to remove the spouse (as well as any dependents) from your Coventry coverage during open enrollment. This may allow you to save in healthcare premiums, as you could pay only the individual coverage rate to Coventry, and you will still be reimbursed for the cost of your spouse's individual coverage through his or her employer.

10. What if my spouse and I both drop coverage with Coventry and switch to my spouse's employer plan? Am I eligible for the Coventry stipend of \$3,000 for dropping Coventry coverage, as well as the spousal coverage reimbursement?

No. You are only eligible for the \$3,000 stipend in that situation.

11. If my spouse has coverage through another employer and is on the Coventry Public Schools plan as secondary coverage, which ID card should he/she use when going to the doctor or picking up a prescription?

When seeing a medical provider or picking up a prescription, your spouse should present the provider with his/her employer's insurance ID card as well as his/her Coventry Public Schools' insurance ID card. The two plans will coordinate the processing of the claim so that payments are made in the proper order.

If your pharmacy cannot process electronic Coordination Of Benefits at point of service, you may complete a paper claim form for reimbursement of the co-pay. The form can be found on www.bcbsri.com. Follow these instructions to file your claim:

1. In the search box, type in: Rx claim form
2. Click on (it's the first that comes up):
Catamaran Rx Claims Form: Catamaran-member-reimbursement-drug-claims-form
3. Click on: Upload File: Catamaran-member-reimbursement-drug-claims-form

12. What happens if my spouse's doctor does not accept my spouse's coverage?

If a service is not covered by the spouse's plan but is covered by Coventry's plan, Coventry's plan will pay the claim as primary.

13. What if my spouse leaves his/her other employer and will no longer have access to healthcare coverage?

If your spouse no longer has access to other coverage at his/her employer, Coventry's plan will pay as the primary insurer. If this situation arises, please submit documentation of the coverage termination from the employer sponsored health plan including the date of termination. Please contact Human Resources to request a new certification form, which must be signed and returned to Coventry Public Schools. The reimbursement from Coventry for spouse coverage will stop as of the date the coverage was terminated.

14. What if my spouse's employer only offers coverage through a Health Savings Account (HSA) health plan? Am I still required to obtain other coverage for my spouse?

Yes, if your spouse only has access to an HSA plan through his or her employer, you are still required to enroll in that coverage.

Please note that in order for your spouse to open a Health Savings Account and contribute funds (or accept employer funds) to the account, your spouse may not have any other health care coverage (this includes Coventry coverage). This is an IRS rule regarding tax-advantaged health savings accounts. If your spouse enrolls in an HSA plan and you choose to maintain his or her coverage as secondary through Coventry's plan, he or she may continue to participate in the employer's HSA health plan but will not be able to open or contribute to the Health Savings Account. He or she will participate in the health plan coverage only.

You also have the option to drop your spouse's coverage through Coventry, and your spouse may participate fully in the HSA plan (including opening and contributing to the Health Savings Account).

Questions regarding Health Savings Account plans should be directed to your spouse's employer's Human Resources or Benefits department.

15. My spouse is currently eligible for a healthcare stipend from his or her employer for not enrolling in his or her employer's coverage. Will I be reimbursed for that amount?

No. Coventry will only reimburse you for the cost of your spouse's individual plan premium.

16. Does this policy apply to dental coverage?

No. This policy applies to medical and prescription coverage only. Your spouse's dental coverage through Coventry will remain unchanged.

17. What if my spouse's employer plan says that my spouse has to wait until that employer's Open Enrollment to sign up for benefits?

Show the letter provided in this packet to your spouse's employer to prove loss of primary coverage through Coventry Public Schools. Most employers allow their employees to make changes to coverage outside of an Open Enrollment period, assuming a qualifying event occurs. Loss of other coverage is considered to be a qualifying event in most cases.

If your spouse's employer still states that your spouse/ex-spouse has to wait for the Open Enrollment period to enroll, you **must provide a letter from your spouse's employer stating this information, along with your certification form submission**, and you will not be required to enroll the spouse in other coverage until the employer's Open Enrollment date.

Upon enrollment in your spouse's coverage, you must complete a new certification form and submit it along with the required documentation in order to receive reimbursement. You will receive reimbursement for your spouse's coverage as of the date that coverage is effective.

18. Where do I send my completed "Certification Form" and supporting documentation?

Please send the fully executed certification form and supporting documentation to Mercer via mail or email:

Mail:

**Mercer #6036
99 High Street
Boston, MA 02110**

Email:

CoventryCOB@mercer.com