



Spousal Coverage Guidelines

March 2016

Agenda

- Policy Overview
- What do I need to do?
- How does this impact me?
- Timeline
- Contact Information
- Q&A

Spousal Coverage Policy

Overview

- **New Coverage Policy takes effect on July 1, 2016**
 - Spouses or qualifying ex-spouses currently enrolled in Coventry coverage must obtain primary healthcare coverage through their employer, if such coverage is available.
 - If your spouse has employer coverage available, your spouse or ex-spouse may remain on the Coventry plan, but with secondary coverage only. (Coventry will not pay for benefits until after the spouse's coverage has paid.)
 - This change will NOT reduce your or your spouse's overall level of healthcare coverage.
 - If coverage is available to your spouse and he/she does not enroll in that coverage, your spouse or qualifying ex-spouse will no longer be eligible for continued coverage under Coventry's plan as of July 1, 2016.

You will be reimbursed for the cost of individual coverage for your spouse/ex-spouse as long as you submit required documentation to Human Resources by April 30, 2016.

Spousal Coverage Policy

Certification Form

- **If you have been identified as currently having a spouse or ex-spouse enrolled on Coventry's plan, you will be receiving an information packet in the mail.**
- **You must complete and sign a certification form, and indicate which of the following situations apply:**
 - 1) My spouse/ex-spouse **does not have access to** coverage through his or her employer.
 - 2) My spouse/ex-spouse **has access to, and is currently enrolled in** coverage through his or her employer.
 - 3) My spouse/ex-spouse **has access to** coverage through his or her employer, and will be enrolling in that coverage before July 1, 2016.
- **You must return the signed certification form and required supplemental documentation (if applicable) to Mercer no later than **April 30, 2016.****

Spousal Coverage Policy

Supplemental Documentation

- If you select Option #2 or Option #3 (spouse is enrolled or will enroll in other coverage), you must submit additional documentation in order to receive reimbursement. It must contain both **proof** and **cost** of coverage.
- Documentation may be one or all of the following:
 - Two paychecks
 - Signed letter from employer
 - Summary of Benefits
- Documentation must clearly state the following information:
 - Coverage effective date
 - Cost of coverage (per paycheck, # of paychecks per year)
 - Proof that coverage is individual ONLY

Coventry Public Schools is only requiring your spouse to enroll in individual coverage. Coventry will not reimburse you for the family rate if you decide to enroll dependents on your spouse's plan.

Spousal Coverage Policy

Scenario #1

- My spouse or ex-spouse **does not** have access to coverage through his or her employer.
 - Check the appropriate box on the certification form (box #1)
 - Send the completed and signed certification form to HR by 4/30/16.
 - Your spouse or ex-spouse will maintain coverage through Coventry as primary

Spousal Coverage Policy

Scenario #2

My spouse or ex-spouse has access to, and is currently enrolled in coverage through his or her employer.

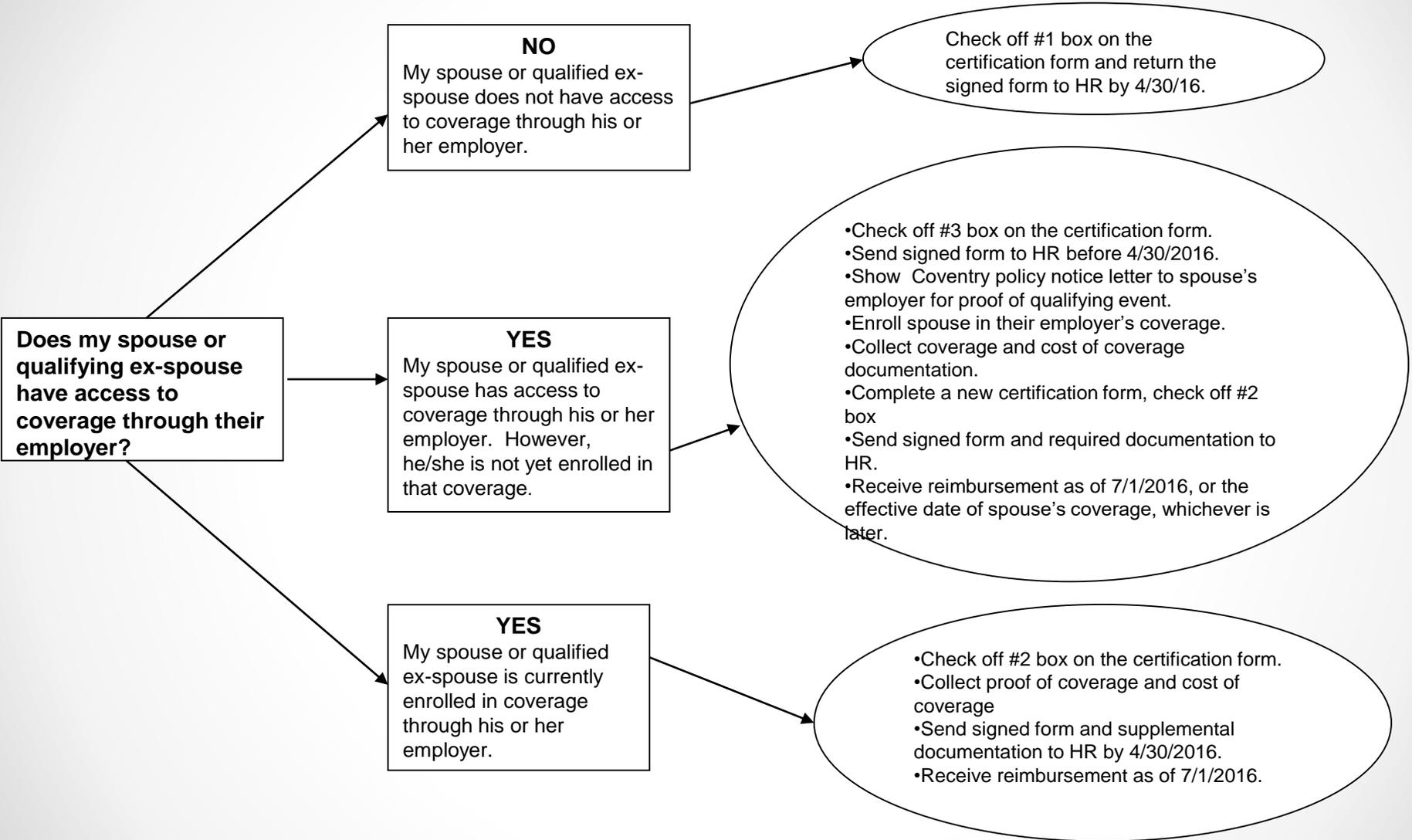
- Check the appropriate box on the certification form (box #2)
- Send the completed and signed certification form to HR by 4/30/16.
- Send the required supplemental documentation showing proof of coverage and cost of coverage to HR by 4/30/16.
 - Documentation may include two paycheck stubs, signed letter from spouse's employer, and/or summary of benefits.
 - Documentation must show proof of individual coverage, effective date of coverage, and cost of coverage (per paycheck, # of paychecks per year.)
- Once these steps are completed, effective July 1st you will be reimbursed for the cost of individual coverage through your spouse's employer. The spouse's plan will pay as primary, and Coventry's plan will pay as secondary for your spouse.

Spousal Coverage Policy

Scenario #3

- My spouse has access to, but is not yet enrolled in coverage through his or her employer.
- Your spouse needs to enroll in coverage through his or her employer by July 1, 2016.
- Check off box #3 on the certification form and send signed form to HR before 4/30/2016
- Show the Coventry policy notice letter to spouse's employer for proof of qualifying event.
- Once spouse is enrolled in his or her employer's coverage, complete a new certification form, check off box #2, and send signed form and required documentation to HR.
- Receive reimbursement as of 7/1/2016, or the effective date of spouse's coverage, whichever is later.
- If your spouse is unable to enroll in coverage before July 1, 2016 due to restrictions in the employer's enrollment policy, please indicate the date he or she will be eligible for coverage on the certification form, and obtain a signed letter from the employer verifying the enrollment policy. He or she may maintain primary coverage through Coventry until then, but will be required to enroll other coverage as soon as he or she is eligible.

Decision Tree



Spousal Coverage Policy

Individual Considerations

If your spouse has access to coverage through his or her employer, you have a few options which may save you money on healthcare premiums as of July 1:

- Your spouse may maintain secondary coverage through Coventry.
 - You will be reimbursed for your spouse's other coverage, and he or she will have "double" coverage as of July 1.
- Your spouse (and any dependents) may drop coverage through Coventry.
 - If you are the only remaining person covered through Coventry, you will pay the individual premium only.
 - You will be reimbursed for your spouse's individual coverage, even if he or she drops Coventry coverage.

If your spouse enrolls other dependents on his/her employer plan (paying the family rate), you are still eligible to receive reimbursement for individual coverage. Obtain a letter from the spouse's employer verifying the cost and coverage level, as well as the cost of individual coverage for the same plan.

Spousal Coverage Policy

Timeline

- Announcement of new policy. Receive information packet in the mail with certification form.
- March 1-April 30th: Return certification form and required documentation to HR
 - If your spouse or ex-spouse has access to coverage through his or her employer, they should contact their HR department and provide the Coventry notice letter as proof of qualifying event. They should be eligible to enroll in their employer's plan as of July 1st.
- Now – June 30th: HR tracks certification forms and reviews proof and cost of coverage documentation. Once your signed form and documentation (if applicable) have been approved by HR, you will receive confirmation from HR.
- July 1st: Policy goes into effect
 - If you have not taken action at this time, your spouse's coverage through Coventry will be terminated.
 - You will start to receive reimbursement for your spouse's coverage (if applicable).
 - Your spouse should show his employer's health insurance coverage ID card when utilizing medical/pharmacy services. Coventry's plan will pay as secondary (if applicable).

Contact Information

For Questions regarding this policy or form / documentation submission, contact HR via email or scheduled office hours:

Email: riolesandi@coventryschools.net

Please be mindful that it may take up to two (2) business days to get back employees regarding questions.

Submit Documentation to HR at via mail or email:

Mailing Address: Coordination of Benefits
 Coventry Public Schools
 1675 Flat River Rd.
 Coventry, RI 02816

Email Address: riolesandi@coventryschools.net

Questions?

