

## UDM Spousal Coordination Frequently Asked Questions (FAQ)

**Q: What is the spousal coordination provision?**

**Q: If my spouse elects coverage through his/her employer, can they also be covered under the UDM plan?**

A: Yes, however your spouse's employer's plan will be primary, and the UDM plan will be secondary.

**Q: What if my spouse's employers plan is more expensive than the UDM plan?**

**Q: What if my spouse works part-time only?**

A: If your spouse's employer does not offer benefits to part-time workers, your spouse can remain on the UDM plan as long as proof is provided (i.e. letter from your spouse's employer). However, if your spouse's employer does offer benefits to part-time workers and it is less than \$175 per month (\$2,100 per year), than your spouse will be required to elect coverage under their employers plan.

**Q: What if my spouse is self employed?**

A: If your spouse is self employed, they can remain on the UDM plan as long as proof is provided. You will be required to provide tax documentation (i.e. 1040 Tax Return, K-1, Schedule C) to show your spouse is in fact self employed.

**Q: What if my spouse is not employed or retired?**

A: If your spouse is not employed or retired, they can remain on the UDM plan. Retired spouses that are eligible for medical coverage through their former employer (retiree benefits) are not subject to the provision due to the fact that their spouse is not actively working.

**Q: What if my spouse's open enrollment period is at a later date or they state that mid-year elections cannot be made?**

A: The Health Insurance Portability and Accountability Act (HIPAA) provides individuals with special open enrollment rights should a loss of coverage occur. Your spouse will lose coverage under UDM July 1

<sup>st</sup> if they do not meet the required criteria; therefore making them eligible for a special open enrollment through their employer. Your spouse's employer may require documentation to add them to the plan which can be obtained by Human Resources.

**Q: What if my spouse is eligible for benefits through their employer and Medicare?**

A: If your spouse is eligible for benefits through their employer, they would