Covering a Spouse

Spousal Coordination of Benefits (SCOB) Policy

If your spouse is offered health insurance from their current employer (or former employer if retired*), AND would be responsible for 50% or less of the premium for the lowest employee only plan available to them, then your spouse is most likely required to enroll in his or her employer’s coverage.

*Special enrollment rules may apply in the case of a Medicare-Eligible Retired Spouse. Employees may access de.gov/statewidebenefits for the full Spousal Coordination of Benefits Policy and accompanying Chart.

Can I cover a spouse?

You may elect to cover a spouse under your State of Delaware health plan.

This DOES NOT mean they are automatically eligible for primary coverage under your plan.

When do I complete a SCOB Form?

1. **Within 30 Days** of enrolling your spouse in a State of Delaware health plan.
2. **Within 30 Days** of your spouse losing or gaining their employer coverage.
3. **EVERY YEAR** during Annual Benefits Open Enrollment in May.

FAILURES TO COMPLETE A SCOB FORM WHEN REQUIRED WILL RESULT IN A REDUCTION OF YOUR SPOUSE’S COVERAGE.

YOUR SPOUSE’S MEDICAL CLAIMS WILL BE PROCESSED AT ONLY 20% OF THE ALLOWABLE CHARGE AND YOUR SPOUSE MUST PAY FOR ALL PRESCRIPTIONS OUT-OF-POCKET.

What happens after I complete the form?

Your completed SCOB form will be provided to your health plan provider for review. You, your spouse or your spouse’s employer may be required to provide additional information.

It is very IMPORTANT to respond to all inquiries in a timely manner to avoid a disruption in benefits.

The intention of this policy is to ensure fiscal responsibility for the State of Delaware Group Health Insurance Program where other employers are offering health care benefits to their employees and retirees. Employees may access de.gov/statewidebenefits for the full Spousal Coordination of Benefits Policy and accompanying Chart.

Online Form

The SCOB Form is an online only form. The form is located in Employee Self Service and can be accessed from any mobile device including a laptop, tablet and smart phone.

Specific rules apply for spouses considered partners, owners, or principals in a law firm, accounting firm or any other type of business, company, corporation, or firm. See SCOB Chart for details.