

# 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](https://de.gov/statewidebenefits) for the full Spousal Coordination of Benefits Policy and accompanying Chart.*



## 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\*.

**FAILURE 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.**

*\*Medicare Eligible Pensioners covering a Non-Medicare Eligible Spouse under a Highmark Delaware or Aetna health plan are still required to complete a SCOB Form during May Open Enrollment.*

## 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](https://de.gov/statewidebenefits) for the full Spousal Coordination of Benefits Policy and accompanying Chart.



## COVERING A SPOUSE

### 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.**



If you cover a spouse under your Highmark Delaware or Aetna health plan, you are **REQUIRED** to complete a SCOB Form.



## ONLINE FORM

### Where is the SCOB Form?

The SCOB Form is an **online** form. The form is located in **COB Administration** and can be accessed from any mobile device including a laptop, tablet or 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.**