

What is my Spouse?

Spousal Coordination of Benefits (SCOB) Policy



Spouse Employment Status

This chart is intended to assist members select the appropriate employment status of a spouse covered under a Highmark Delaware or Aetna health plan.

MY SPOUSE IS A....	DESCRIPTION
Benefit Eligible State Employee	Spouse works for a State of Delaware Agency, Department of Education, K-12 School, Delaware Technical Community College (DTCC), Delaware State University OR University of Delaware, Delaware Transit Corporation, Delaware Solid Waste Authority (DSWA) or Delaware State Housing Authority (DSHA).
Employed Full Time	Spouse works Full Time for an employer other than themselves. For purposes of the Affordable Care Act (ACA), the IRS defines a full-time employee as being employed on average at least 30 hours of service per week, or 130 hours of service per month.
Partner/Owner/Part Owner of Corp	Spouse is considered a partner, owner, or principal in a law firm, accounting firm or any other type of business, company, corporation, or firm*. <i>*Specific Spousal Coordination of Benefits rules apply for a spouse with this designation.</i>
Self Employed/Sole Proprietor	Spouse owns an unincorporated business*, like a sole proprietor or independent contractor or a sole owner of an LLC. <i>*Owners of an unincorporated business generally do not have liability protection.</i>
Part-Time with Insurance	Spouse works part time for an employer other than themselves and DOES have individual insurance coverage or covered as a dependent in a non-State of Delaware plan.
Part-Time without Insurance	Spouse works part time for an employer other than themselves and DOES NOT have individual insurance coverage or covered as a dependent in a non-State of Delaware plan.
Not Employed with Insurance	Spouse is NOT employed and DOES have individual insurance or covered as a dependent in a non-State of Delaware plan.
Not Employed without Insurance	Spouse is NOT employed and DOES NOT have individual insurance or covered as a dependent in a non-State of Delaware plan.
Retired & Collecting Pension	Spouse is retired from an employer and collecting a pension or retirement benefit. PLEASE NOTE: This includes State of Delaware Retirees and LTD Recipients who are eligible for benefits through the State of Delaware Office of Pensions.
Retired & Not Collecting Pension	Spouse is retired from an employer and NOT collecting a pension or retirement benefit.