

SPOUSAL COORDINATION OF BENEFITS POLICY
Examples to Determine Enrollment in Spouse’s Employer’s Plan

The chart below illustrates examples to help determine when a spouse should be enrolled in their employer, or former employer’s plan. Contact the Statewide Benefits Office for additional information, or for guidance on examples that are not provided below.

Situation	Spouse required to obtain available coverage	Spouse NOT required to obtain available coverage	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage N/A = Not Applicable
Spouse is: Actively Employed			
Spouse is employed full-time, is eligible for health care coverage and employee contributes 50% or less of the premium for the lowest active employee only health benefit plan with prescription coverage available through his or her employer.	X		S
Spouse is employed full-time, is eligible for health care coverage and employee contributes more than 50% of the premium for the lowest active employee only health benefit plan with prescription coverage available through his or her employer.		X	P
Spouse is active duty military.	X		N/A ¹
Spouse is self-employed and, as sole proprietor, he or she would have to contribute 100% of health care cost.		X	P
Spouse is a partner and partnership offers a health benefit plan to any full-time employee and/or pensioner with the employee or pensioner contributing 50% or less of the premium for the lowest active or retiree health benefit plan with prescription coverage available through his or her employer.	X		S
Spouse is an owner or part owner of a corporation or company and company offers a health benefit plan to any full-time employee and/or pensioner with the employee or pensioner contributing 50% or less of the premium for the lowest active or retiree health benefit plan with prescription coverage available through his or her employer.	X		S
Spouse’s employer only offers an HMO program and the spouse does not reside in the HMO program services area.		X	P
Spouse is employed full-time and in lieu of a health plan, the spouse is receiving a cash benefit equal to more than 50% of the State’s lowest employee only health benefit plan premium.	X ²		S
Spouse is employed full-time and in lieu of a health plan, the spouse is receiving a cash benefit equal to 50% or less of the State’s lowest employee only health benefit plan premium.		X	P

¹ Spouse is active duty military. TRICARE is the only available coverage.

² The available coverage referenced here would be coverage through the healthcare marketplace.

Situation	Spouse required to obtain available coverage	Spouse NOT required to obtain available coverage	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
Spouse is: Non-Medicare Eligible Retiree			
Spouse is retired, is eligible, or was eligible at the time of retirement, for retiree non-Medicare health care coverage and former employee contributes 50% or less of the premium of the lowest employee/pensioner only health benefit plan with prescription coverage available through his or her former employer.	X		S ³
Spouse is retired, is eligible, or was eligible at the time of retirement, for retiree non-Medicare health care coverage and former employee contributes more than 50% of the premium of the lowest employee/pensioner only health benefit plan with prescription coverage available through his or her former employer.		X	P
Spouse is retired and in lieu of a retiree health plan, the spouse is receiving a cash benefit equal to more than 50% of the State's lowest employee/pensioner only health benefit plan premium.	X ⁴		S
Spouse is retired and in lieu of a health plan, the spouse is receiving a cash benefit equal to 50% or less of the State's lowest employee/pensioner only health benefit plan premium.		X	P
Spouse is retired military, non-Medicare eligible and has TRICARE.	X		p ⁵

³ If the Employee or Pensioner's spouse, retired after June 30, 2011, did not enroll in available non-Medicare retiree coverage through their employer at the time of retirement, then the spouse is not eligible for primary coverage through the State plan.

⁴ The available coverage referenced here would be coverage through the healthcare marketplace.

⁵ As spouse of State employee or retiree, State coverage is primary. If spouse has TRICARE insurance, TRICARE pays after all other health insurance (OHI) except for Medicaid. At the time when the spouse becomes Medicare eligible, the spouse must enroll in Medicare A and B and TRICARE for Life (TFL).

Situation	Spouse required to obtain available coverage	Spouse NOT required to obtain available coverage	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
Spouse is: Medicare Eligible Retiree			
Spouse is retired, is eligible, or was eligible at the time of retirement, for retiree Medicare supplement or Medicare Advantage health care coverage and former employee contributes 50% or less of the premium of the lowest retiree Medicare supplement or Medicare Advantage health benefit plan available through his or her former employer.	X		p ⁶
Spouse is retired, is eligible for, or was eligible at the time of retirement, for retiree Medicare supplement or Medicare Advantage health care coverage and former employee contributes more than 50% of the premium of the lowest retiree Medicare supplement or Medicare Advantage health benefit plan available through his or her former employer.		X	P
Spouse is retired Military, was eligible at the time of retirement and has TRICARE for Life (TFL).	X ⁷		S
Spouse is retired and in lieu of a retiree health plan, the spouse is receiving a cash benefit equal to more than 50% of the State's Special Medicfill Supplement with Prescription plan premium.	X ⁸		S
Spouse is retired and in lieu of a health plan, the spouse is receiving a cash benefit equal to 50% or less of the State's Special Medicfill Supplement with Prescription plan premium.		X	P

⁶ The State plan is primary while the State employee is **actively employed** as active plans are primary to Medicare and Medicare supplement plans. Despite the fact that the State plan is primary while the State employee is actively employed, upon the State employee's retirement, the spouse's former employer's Medicare supplement plan becomes secondary to Medicare. Given this scenario, the spouse must enroll in Medicare A and B and their former employer's Medicare supplement plan upon retirement, if the spouse will not be able to enroll in their former employer's Medicare supplement plan in the future. If the Employee's spouse does not enroll in Medicare and the available Medicare supplement plan at the time of retirement and cannot enroll in the Medicare supplement plan in the future. The State plan will not be primary coverage for the spouse when the State employee retires, leaving the spouse with the State plan paying 20% of allowable charges for services covered under the Medicare supplement plan. In addition, if a spouse's former employer is offering a Medicare Advantage Plan or similar plan which does not coordinate with a Medicare supplement plan, the spouse must enroll in that plan and cannot enroll in the State's Medicare supplement plan.

⁷ Spouse is retired from the Military, is Medicare eligible and has TRICARE for Life (TFL). TRICARE pays after Medicare and other health insurance (OHI) for TRICARE-covered services. TFL provides extended medical coverage to Medicare-eligible retirees age 65 or older. The spouse MUST have Medicare Part A (Hospital Insurance) and Medicare B (Medical Insurance) to receive TFL.

⁸ The available coverage referenced here would be coverage through the Retiree Medicare Marketplace.

Spouse is: Retired and Actively Employed Full Time This section relates to the requirement for a retired spouse to enroll in health care coverage with an employer if returning to active full-time employment. Please refer to prior sections for requirements to enroll in retiree coverage, as retiree coverage must be maintained in these scenarios.	Spouse required to obtain available coverage from current full-time employer	Spouse NOT required to obtain available coverage from current full-time employer	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
Spouse is retired from an employer (other than the State), <u>does not have retiree health care coverage</u> , and is currently employed full-time with another employer who offers coverage and employee contributes 50% or less of the premium for the lowest active health benefit plan with prescription coverage available through his or her current employer.	X		S
Spouse is retired from an employer(other than the State), <u>does not have retiree health care coverage</u> , and is currently employed full-time with another employer who offers coverage and employee contributes more than 50% of the premium for the lowest active health benefit plan with prescription coverage available through his or her current employer.		X	P
Spouse is retired from an employer (other than the State), covered under the retiree non-Medicare health care coverage of their former employer and is currently employed full-time with another employer. Eligible for health care as an active employee and the employee contributes 50% or less of the premium for the lowest active employee only health benefit plan with prescription coverage available through his or her current employer.		X	S ⁹
Spouse is retired from an employer (other than the State), covered under the retiree non-Medicare health care coverage of their former employer and is currently employed full-time with another employer. Eligible for health care as an active employee and the employee contributes more than 50% of the premium for the lowest active employee only health benefit plan with prescription coverage available through his or her current employer.		X	S ¹⁰
Spouse is retired from the military, non-Medicare and has TRICARE insurance, and is currently employed full-time with another employer, is eligible for health care as an active employee and the employee contributes 50% or less of the premium for the lowest active employee only health benefit plan with prescription coverage available through his or her current employer.	X ¹¹		S

⁹ In this situation, the Employee or Pensioner spouse's retiree non-Medicare plan is primary to the State's health plan. Spouse is advised to discuss with current employer, availability and coordination of coverage with retiree non-Medicare plan. State plan pays after all other health insurance.

¹⁰ In this situation, the Employee or Pensioner spouse's retiree non-Medicare plan is primary to the State's health plan. At the time when the spouse becomes Medicare eligible, the spouse must enroll in Medicare A and B and former employer's retiree Medicare supplement or Medicare Advantage plan, if offered.

¹¹ Spouse's non-Medicare coverage through their current employer is primary and coverage as spouse of State employee or retiree is secondary. If spouse has TRICARE insurance, TRICARE pays after all other health insurance (OHI) except for Medicaid. At the time when the spouse retires and becomes Medicare eligible, the spouse must enroll in Medicare A and B and TRICARE for Life (TFL). Spouse is advised to discuss with current employer, availability and coordination of coverage with TFL and State plan.

Spouse is: Retired and Actively Employed Full Time This section relates to the requirement for a retired spouse to enroll in health care coverage with an employer if returning to active full-time employment. Please refer to prior sections for requirements to enroll in retiree coverage, as retiree coverage must be maintained in these scenarios.	Spouse required to obtain available coverage from current full-time employer	Spouse NOT required to obtain available coverage from current full-time employer	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
Spouse is retired from the military, non-Medicare and has TRICARE insurance, and is currently employed full-time with another employer, is eligible for health care as an active employee and the employee contributes more than 50% of the premium for the lowest active employee only health benefit plan with prescription coverage available through his or her current employer.		X	p ¹²
Spouse is retired from an employer (other than the State), covered under the retiree Medicare supplement or Medicare Advantage health care coverage of their former employer, and is currently employed full-time with another employer with 20 or more employees. Eligible for health care as an active employee and the employee contributes 50% or less of the premium for the lowest employee only health benefit plan with prescription coverage available through his or her current employer.	X ¹³		S
Spouse is retired from the military, Medicare eligible and has TRICARE for Life (TLF) insurance, and is currently employed full-time with another employer, is eligible for health care as an active employee – Contact Statewide Benefits Office for further assistance with SCOB Policy.			

¹² Spouse is not required to enroll in coverage with current employer, and coverage as spouse of State employee or retiree is primary. If spouse has TRICARE insurance, TRICARE pays after all other health insurance (OHI) except for Medicaid. At the time when the spouse retires and becomes Medicare eligible, the spouse must enroll in Medicare A and B and TRICARE for Life (TFL). Spouse is advised to discuss with current employer, availability and coordination of coverage with TFL and State plan.

¹³ If the State employee is retired and the spouse is Medicare eligible, the spouse is not required to enroll in their full-time employer's coverage as long as they are enrolled in Medicare Part A and B, and their former employer's retiree health care coverage. The State Medicare supplement plan would be tertiary (third billed). However, if a spouse's former employer is offering a Medicare Advantage Plan or similar plan which does not coordinate with a Medicare supplement plan, the spouse must enroll in that plan and should seek guidance from the Statewide Benefits Office regarding coordination with the State's Medicare supplement plan.

Spouse is: Retired and Actively Employed Full Time	Spouse required to obtain available coverage from current full-time employer	Spouse not required to obtain available coverage from current full-time employer	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
Spouse is retired from an employer (other than the State), covered under the Medicare supplement or Medicare Advantage health care coverage of their former employer, and is currently employed full-time as an active employee with another employer with 20 or more employees. The employee contributes more than 50% of the premium for the lowest employee only health benefit plan with prescription coverage available through his or her current employer.		X	p ¹⁴
Spouse is retired from an employer (other than the State), is covered under the retiree Medicare supplement or Medicare Advantage health care coverage of their former employer and is currently employed full-time with another employer with less than 20 employees, is eligible for health care as an active employee. Employer percentage of contribution is not a factor with employer of less than 20 employees.		X	p ¹⁴

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Spousal COB Chart revised January 22, 2020

¹⁴ If the State employee is active, the spouse's State coverage is primary to the former employer's Medicare supplement plan. However, if the State employee is retired, the spouse's former employer's Medicare supplement plan is secondary to Medicare and the State's Medicare supplement plan would be tertiary (third billed). If the spouse's former employer is offering a Medicare Advantage Plan or similar plan which does not coordinate with a Medicare supplement plan, the spouse must enroll in that plan and should seek guidance from the Statewide Benefits Office regarding coordination with the State's Medicare supplement plan.