

**SHELBY COUNTY GOVERNMENT
SPOUSAL CARVE OUT
FAQs**

1. What is Spousal Carve-Out?

Spousal carve-out is a plan provision that restricts coverage for employees' spouses who are eligible for other coverage, such as through the spouse's employer. Effective January 1, 2015, the County will implement a Complete Spousal Carve-Out. If an employee's spouse is eligible for health coverage under his/her employer sponsored plan, the spouse is not eligible for coverage under the County's medical plan.

2. Can I still enroll my spouse on the County's plan for secondary coverage?

No. The County is implementing a Complete Spousal Carve-Out. You cannot enroll your spouse for health coverage through the County.

3. Why is the County implementing a spousal eligibility rule?

Employers are implementing this rule to stay competitive and to reduce health care costs. The carve-out can be a cost saving strategy since the County's health plan has generous provisions for dependent coverage with a significant portion of the enrolled population electing family coverage.

4. If my spouse loses coverage due to the carve-out provision, will my spouse's employer plan allow him/her to enroll if it is not an open enrollment period?

Generally, the spouse's employer plan would allow him/her to enroll since this action would trigger a qualifying event. Spouses losing coverage with the County should contact their Employee Benefits department immediately concerning their enrollment procedures.

5. How will the County know if my spouse is eligible for coverage with his/her employer?

Employees will be asked to answer several questions when enrolling online regarding whether or not the spouse is eligible for coverage under his/her employer sponsored plan. County employees must provide true responses to the questions. More information will be given during open enrollment.

6. Does the Affordable Care Act (ACA) require employers to offer coverage to employees' spouses?

The ACA does not mandate employers to offer health coverage to spouses of employees.

7. If my spouse is a County employee, can I enroll him/her on my health plan?

Yes. Employees will have to respond when enrolling online. (Proof of joint ownership may be required.)

8. Can I add my spouse if he/she loses coverage with their employer in the future?

Yes. The employee would have 30 days from loss of coverage date to add the spouse to the coverage.