

CONTRACT QUESTIONS/ANSWERS

Question - If spouse's company charges individually for health care, dental, and vision care, do they have to take all of them from their company?

Answer - Spouse is only required to sign up for the health care portion of the insurance offered by their company – thus they can continue to be covered for dental and vision on the university's plan.

Question – Is there any coordination of benefits between spouse's insurance and employee's insurance if carried as a secondary.

Answer – There would be coordination of benefits between the two Insurances in regards to deductibles

Example – spouse has a \$200 deductible – you have a claim of \$500.00 – you would be required to pay the first \$200.00, which would be spouses full deductible. Their insurance would then pay out the claim based on their specific pay out – 90/10, 80/20 etc. Using the 90/10, the insurance would then pay 90% of the remaining \$300.00, which would leave \$30.00 for the coordination of benefits – you would then have to meet the deductible for the secondary insurance so in this case member would pay the entire \$30.00 going towards that deductible.

Question – If you are divorced, ex-spouse has custody of dependents and Take them as the IRS dependent but the court has ordered within the divorce decree that employee must carry insurance. How is this treated in relation to the IRS requirement for dependency?

Answer - Court order would prevail and employee could continue to insure their dependent but must provide the written documentation.