

BALDWIN-WALLACE COLLEGE

Health Care Coverage Policy for Spouses and Domestic Partners

Policy Statement:

Effective January 1, 2009, if the spouse/domestic partner of a B-W employee has access to an employer-sponsored health care plan, or to an employer-sponsored retirement/disability health care plan, s/he will no longer be eligible for coverage under B-W's health care plan.

Exclusions to the Policy:

The following are exceptions to the policy that would allow a spouse/domestic partner to remain on the College's health care plan, or carve out prescription and/or dental coverage.

- Spouses/domestic partners who are self-employed
- Spouses/domestic partners who only have access to Medicare
- Spouses/domestic partners who only have access to C.O.B.R.A.
- Spouses/domestic partners who work part-time and who have access to an employer-sponsored plan for active employees
- Spouses/domestic partners whose health care plans do not provide prescription or dental benefits may pay a premium to carve-out this benefit if they are with Medical Mutual.

Definitions and Clarifications:

- **Dependent Children:** The biological, legally adopted or legal step child(ren) of a B-W employee may remain covered under B-W's plan. A B-W employee covering a child(ren) through domestic partner benefits must be the biological or legal guardian of the child(ren) in order for the children to be covered under B-W's plan..
- **Employer-Sponsored Health Care Plan:** The College defines "employer-sponsored" to mean a group health care plan where an employer or a former employer makes a contribution to the cost of the health care premiums. An employer sponsored health care plan can be a public or a private plan, and it can cover an active, retired or disabled employee.
- **Part-time Employee:** For purposes of this policy, the College defines "part-time" to mean 30 hours or less per work week. However, if a spouse/domestic partner is retired and has access to an employer sponsored retiree health care plan, or is already on an employer sponsored retiree plan and if s/he works full-time or part-time, s/he will no longer be eligible to be covered by B-W effective January 1, 2009.

Procedures to Continue Coverage:

In order for an employee to cover a spouse/domestic partner under B-W's health care plan, a B-W employee must complete and submit a Spousal/Domestic Health Care Eligibility Form every year during open enrollment.

Failure to complete and submit a Spousal/Domestic Health Care Eligibility Form by the established deadline will result in the immediate termination of benefits for the spouse/domestic partner.

Procedures to Discontinue Coverage:

When a spouse/domestic partner covered under B-W's health care plan subsequently becomes eligible for an employer-sponsored health care plan, the B-W employee must inform Human Resources with 30 days after the spouse/domestic partner becomes eligible for coverage. The spouse/domestic partner's coverage will be terminated on the day prior to becoming eligible for coverage elsewhere.

Procedures to Reinstate Coverage:

If a spouse/domestic partner of a B-W employee covered under an employer-sponsored health care plan elsewhere loses coverage with that employer, the spouse/domestic partner may be added to B-W's plan. B-W employee must inform Human Resources of this Qualifying Event within 30 days after the spouse/domestic partner loses coverage.

The notification must be submitted in writing from the spouse/domestic partner's employer/former employer's Human Resources or Benefits Department. The notification must state the last date of effective coverage.

The employee must also complete a Spousal/Domestic Health Care Eligibility Form and a new enrollment form within 30 days after the spouse loses coverage.

In an employee does not follow these procedures and if their spouse/domestic partner is still eligible, the employee can add the spouse/domestic partner at the next open enrollment period.

Sanctions:

Falsification of eligibility or failure to report ineligibility of s spouse/domestic partner will result in the immediate termination of health care benefits for the employee, spouse/domestic partner and dependent children.

Approved by Leadership Council March 24, 2009