

2020 Health Plan Spousal Affidavit

Effective January 1, 2016, employees' spouses who have access to affordable healthcare coverage that provides minimum value (as defined by the Affordable Care Act)* through another employer will no longer be eligible for enrollment in the City of Carrollton Health Plan. This eligibility change will allow the City to maintain affordable coverage for its employees, spouses who have no other health coverage choice, and dependent children.

The following two groups of spouses will continue to be eligible for enrollment as your dependent:

- Spouses not employed or who are retired
- Spouses do not have access to affordable healthcare coverage that provides minimum value through his/her employer

Employees who want to cover their eligible spouse on the City's Health Plan must complete the Spousal Affidavit. If this affidavit is not signed and submitted to Workforce Services before the end of Open Enrollment, spouses will be considered ineligible and will be dropped from the plan on December 31st. New hires wishing to add their spouse must provide this affidavit and supporting documentation within 30 days of hire.

Spousal Affidavit

I attest that the above information is accurate to the best of my knowledge as of the date that I sign and submit this affidavit.

My spouse, _____ (Spouse's name) is

- unemployed.
- retired.
- self-employed and does not offer affordable healthcare coverage that provides minimum value to his/her employees. My spouse may be contacted at _____ (email address) to verify this information.
- does not have access to affordable healthcare coverage that provides minimum value through his/her employer, _____ (Spouse's employer). My spouse's employer may be contacted at _____ (email) to verify this information.
- does have access to affordable healthcare coverage that provides minimum value through his/her employer, _____ (Spouse's employer); but my spouse may not enroll until their next open enrollment which is _____ (open enrollment dates). My spouse's employer may be contacted at _____ (email) to verify this information.

I understand that if it is found that I am covering or have covered a spouse who is not eligible as of January 1, 2020:

- The City will retroactively terminate my insurance plan (including all covered members) back to the date my spouse was not eligible for coverage; further, I may remain ineligible for insurance coverage, for up to three (3) years after the date of termination.
- I will be legally responsible for paying back claims paid by the City of Carrollton Health Plan on my spouse's behalf.
- I will be legally responsible for paying back the employer portion of premiums for the amount of time my spouse was covered, but not eligible for coverage; reimbursement to the City will be through payroll deduction (in compliance with the Texas Pay Day Law) or other lawful means.
- I will not receive a refund for any premiums paid as a result of inaccurate information.
- The City may seek any other legal remedies available including prosecution for insurance fraud.
- Execution of this affidavit authorizes the City to payroll deduct any amount owed for claims and the employer portion of premiums paid on behalf of my ineligible spouse. Should my employment terminate before the balance owed is paid, the City is authorized to deduct the balance from my final check. If my employment terminates and my final check does not cover the balance owed, I understand it is my legal obligation to pay the balance owed within 30 days of the termination of my employment.

If my spouse later becomes eligible for coverage through their employer, I am responsible for notifying my benefits representative within 30 days of their benefits eligible start date. At that time my spouse will be removed from my plan. I further understand that on the 1st day of the month following the date my spouse becomes eligible for affordable healthcare that provides minimum value I will no longer be allowed to cover my spouse under the City's Health Plan unless a qualifying event occurs.

Employee Name _____ Employee ID _____

Employee Signature _____ Date _____

Spousal Affidavit Frequently Asked Questions

- What do you mean by “health” coverage? If my spouse is not eligible for the City health benefits, can they still receive prescription drug, dental, vision, and life insurance coverage?
 - Under the Plan, “health” coverage also includes prescription drug, behavioral health, dental, and vision benefits; so, your spouse would not have access to these benefits under our Plan. However, they may continue to receive any supplemental benefits such as Life Insurance that they are currently enrolled in, even if supplemental coverage options are available from your spouse’s employer.
- What if a spouse is covered by their employer and loses their job? Does the spouse have to elect and exhaust COBRA coverage before being eligible for enrollment in the City Plan?
 - No. A spouse is not required to elect COBRA from their previous employer. If a spouse loses coverage because they left their employer, the event qualifies as a “life changing event,” and the spouse can be enrolled in the City Plan. The employee must contact Workforce Services **within 30 days** of the spouse’s last day of coverage with their former employer, so that there is no gap in coverage.
- My spouse is currently between jobs. Can I enroll my spouse in the City benefits for 2020?
 - Yes. However, if at any time your spouse becomes employed and is offered health coverage through their new employer, they are no longer eligible for the City plan. You must call Workforce Services **within 30 days** of their effective date of coverage with their new employer to drop your spouse from the City Health Plan.
- My spouse works at a small company that doesn’t provide healthcare benefits. Will my spouse be eligible to remain on the City Health Plan next year?
 - Yes, if the Spousal Affidavit is completed during Open Enrollment. All employees that have a spouse enrolled on the City Health Plan will be required to sign an “Affidavit” that acknowledges that their spouse does not have coverage options elsewhere for them to remain on the Health Plan in 2020. If this form is signed, returned to Workforce Services, and your spouse’s employer does not offer health coverage, they will be eligible to remain on the City Health Plan.
- My spouse is self-employed. Will the City offer health coverage to my spouse?
 - Yes. Self-employed spouses are eligible for coverage under the City Health Plan. Working spouses who have access to employer-sponsored health care are not (effective January 1, 2016). If your spouse isn’t offered health benefits from their job, including being categorized as self-employed by their employer, they may continue to receive coverage under the City Health Plan.
- My spouse is on Medicare. Can they still be enrolled in the Health Plan?
 - Yes, unless your spouse is also eligible for healthcare coverage from an employer, your spouse remains eligible for the City Health Plan; Medicare is not considered employer-provided coverage.
- Are my children/stepchildren eligible for coverage in the Health Plan?
 - Children/stepchildren will continue to be eligible for the Plan as long as they continue to meet the eligibility requirements, as described in the Health Plan Document. You and your spouse should also consider your spouse’s employer plan to see whether your spouse’s plan might be a better fit for your situation or your children/stepchildren’s needs.
- I completed the Spousal Affidavit last year. Do I have to complete it again this year?
 - Yes, the Spousal Affidavit must be completed each year during annual Open Enrollment to continue spousal coverage or anytime you drop and later need to add your spouse to the plan due to a qualifying event.

For any questions regarding Spousal Eligibility for the City’s Health Plan, please contact Workforce Services at 972-466-5755.