

Is your spouse's medical plan still going to cover you?



At this time of year many companies make plan changes to their benefits and conduct their annual enrollment periods for Jan. 1. The insurance department has heard from several employees who want to enroll in the district's TRS-ActiveCare (TRS-AC) medical plan because their spouse's plan or premiums are changing.

In the past, because of our *Flexible Benefits Plan* restrictions, the district could not allow a mid-year enrollment of an employee because of his/her spouse's employer's annual enrollment change. With the expanded implementation of the *Patient Protection and Affordable Care Act (PPACA)*, also known as Obamacare, effective Jan. 1, 2014, many employers are attempting to reduce their medical insurance costs by no longer welcoming their employees' spouses to their plans. CFISD took this concern to TRS-AC and asked for clarification and consideration in lieu of the upcoming PPACA implementation.

As a result, employees can enroll in TRS-AC as a result of their spouse's annual enrollment period change. The spouse's plan must declare that the CFISD working spouse is no longer eligible for coverage in their plan. A surcharge being added for spousal coverage is not a qualifying event that would allow our CFISD employee to enroll here. TRS-AC insists that the spouse's plan declares the CFISD employee "ineligible for coverage."

To make this type of change and enroll in TRS-AC, you must complete a TRS-AC *Enrollment and Change Form*. Instructions and the form are located on the insurance department web page under [Mid-Year Plan Changes](#). In addition to the TRS-AC *Enrollment and Change Form*, a letter from your spouse's company will be required explaining that you, as a working spouse eligible for medical insurance coverage through CFISD, will no longer be eligible for coverage under their plan. You will also need to present a *Certificate of Creditable Coverage (COCC)* that will verify your length of coverage under your spouse's plan. The form and documentation must be submitted to the insurance department at ISC-North or faxed to 281-807-8652 **NO LATER THAN 30 days after your coverage termination date**. TRS-AC coverage will be effective the first day of the month following the termination of your coverage.