



## Medical Plan Affidavit Frequently Asked Questions

A. The spouse of a SLU employee is not eligible to be covered through United Healthcare if he/she is employed and has access to group medical coverage through his/her own employer. The “working spouse rule” allows SLU to control increasing healthcare costs while still ensuring that employees and their family members continue to have access to a highly valued and affordable benefit program. SLU will continue to cover spouses who do not have access to group healthcare coverage.

A. No. Only working spouses who have access to group medical coverage through their employer are no longer eligible for coverage in SLU’s United Healthcare plan. In fact, many categories of spouses are not affected. Below is a list of situations where the Working Spouse Rule will not apply.

- Spouses who are not employed outside of the home

- Spouses who are not eligible for group medical coverage through their employer

- Spouses who are in a coverage “waiting period” with their employer, once the waiting period ends the rule applies

- Spouses who work for an employer who does not offer group medical coverage

- Spouses who are on Medicare and do not have access to employer group medical coverage

- Spouses who are retired and no longer have employer group medical coverage

A. All employees enrolled in a United Healthcare medical plan must complete the affidavit in Workday. If you plan to cover your spouse on your United Healthcare medical plan, you will be required to complete the affidavit during Open Enrollment. If you do not complete the Affidavit, your spouse’s medical coverage will be impacted. If you are not married or are not electing spousal coverage, you will be required to complete the affidavit during Open Enrollment and should select the “Not Married” or “Spouse is Not on Medical Coverage” option.

If your spouse is employed at an employer other than SLU, your spouse’s employer will be required to complete the Medical Plan Affidavit. Once completed, this will need to be uploaded to your Workday account.

A. The form is only required if your spouse is employed at an employer other than SLU. You can find the form on the Saint Louis University HR Policies, Forms and Resources page. It is under Medical Benefits > “Medical Plan Affidavit” .





A. No. A spouse is not required to elect COBRA. If a spouse loses coverage the event qualifies as a "life event" and the spouse can be enrolled in United Healthcare. The employee must contact Human Resources within 31 days of the spouse losing coverage to be enrolled in United Healthcare.

A. Yes, as long as your spouse is not eligible for coverage from an employer, they can stay enrolled in SLU's health plan. However, if at any time your spouse becomes eligible for coverage through a new employer, he/she is no longer eligible for coverage under United Healthcare. It is important that your spouse notify Human Resources within 31 days of their eligibility on their new employer's plan to avoid additional costs to you and your spouse.

A. Yes. Your spouse's eligibility or enrollment in any retiree health plan does not affect their eligibility for the SLU healthcare plan. For the Medical plan affidavit on Workday, you would select "Spouse on Medical Coverage and Not Employed/Retired".

