



## Frequently Asked Questions

Q. Who must complete a spousal verification form?

A. All spouses of active\* covered participants must complete a valid spousal verification form if they would like to participate in this program.

\*Active means eligibility based on hours worked.

Q. What is considered a "qualified health plan?"

A. A "qualified health plan" means an insured or self-insured plan recognized by the insurance industry or other governing body and subject to ERISA or regulations issued by the IRS, HHS, DOL, and state or federal authorities. It is a plan that offers industry-recognized "standard benefits" to include coverage for hospitalization, medically necessary surgery, medical outpatient and physician services, and prescription drugs. A plan that offers "standard benefits" is typically referred to as a PPO, HMO, or POS plan. If the spouse's employer offers a variety of plan choices, a PPO, HMO, or POS plan must be selected before a high-deductible plan.

Q. What is "dual coverage?"

A. Some patients have two insurers because both spouses receive coverage through their employer. Dual coverage does not mean that your benefits are doubled. It means that you will likely enjoy lower out-of-pocket costs for your healthcare.

Q. Is my spouse required to enroll other family members into his/her employer-sponsored coverage?

A. No, your spouse is not required to enroll other family members (although they can). However, if your spouse elects their Employee + Spouse; Employee + Child(ren) or Family tiers of coverage through their employer, only the spouse will be able to be reimbursed for the premiums paid out toward the Employee Only coverage tier amount up to the monthly maximum.

Q. When my spouse signs up for other coverage, how is coverage with the Fund affected?

A. Your spouse's employer coverage will be the primary payer on his or her claims and the Roofers Local No. 20 Health and Welfare Fund will pay as secondary. In some situations, this may result in up to 100% coverage.

Q. How is prescription coverage affected?

A. Present your insurance cards to your pharmacy and tell them which card is primary and which is secondary.

Q. How are vision and dental coverage affected?

A. In order to receive the Working Spouse Incentive benefit, the spouse only needs to enroll for primary medical and prescription coverage. However, if there is other dental and vision coverage, Roofers Local No. 20 Health and Welfare Fund will pay secondary.