

Roofers Local No. 20 Health and Welfare Fund
6321 Blue Ridge Blvd., Suite 101, Raytown, MO 64133
(816) 313-9427



March 4, 2022

Dear Participant:

On January 1, 2013, the Fund implemented a new benefit entitled "Working Spouse Incentive Program." This program allows a working spouse who has elected or will elect to have primary coverage with their current employer that offers a "qualified health plan," to receive a quarterly reimbursement of a portion of the contributions paid by the spouse for the employee only portion of the cost of coverage.

More and more corporate and public employers shift the liability of health insurance coverage to Union health plans. Many employers offer their employees incentives to not enroll in their employer-sponsored plan and as a result, they shift millions of dollars of liability from themselves to Union health plans. For this reason, Roofers Local No. 20 Health and Welfare Fund will continue to offer the "Working Spouse Incentive Program."

The most notable benefit to the member and spouse is the amount of out-of-pocket **savings** that can occur when a spouse has dual coverage. When a spouse has a primary health insurance carrier and a secondary health insurance carrier, claims could potentially begin to pay at 100% (at most) more quickly than if just one provider is responsible for making the payments.

As a reminder, this program is strictly a voluntary program offered to affected participants as a way to help control Fund costs now and in the future.

If your working spouse had previously opted out of the program and would like to participate this year, beginning **January 1, 2022**, the enclosed Spousal Coverage Verification Form must be completed and returned to the Fund office.

For working spouses who are currently enrolled, you may continue to participate in the program. Please remember that the Spousal Employment Insurance Premium Reimbursement Form along with your proof of premium payment must be submitted quarterly in order to continue receiving reimbursement.

Benefit Details:

- Spouses may apply on a quarterly basis to be reimbursed for 100% of their employee contribution (value of Employee Only coverage tier, regardless of what tier they elect), up to a monthly maximum of \$200.00.
- This incentive will apply to primary medical and prescription drug coverage, excluding vision and dental.
- Roofers Local No. 20 Health and Welfare Fund will provide secondary coverage for spouses covered under their employer's plan.
- Roofers Local No. 20 Health and Welfare Fund will provide primary coverage for eligible spouses who have no other coverage. (*i.e.*, spouses who are not employed, spouses who are self-employed, spouses who work part-time, and spouses whose employer does not offer health insurance coverage in a "qualified plan" as well as spouses who do not elect to participate in this program at this time)
- Spouses who already have primary coverage through their employer will be able to apply for the reimbursement of their premium cost beginning the first quarter of 2022.
- The reimbursement form is due by the 15th of the month following the end of the quarter.
- In order to receive reimbursement, proof of premium payment must be received.

A list of frequently asked questions is enclosed for your review. If you have any questions, please contact a Fund Representative at 816-313-9427.

Sincerely,

Board of Trustees



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.