

Special Circumstance:

Two ETF employees combining onto one Family plan

ETF regulations require that **all** spouse/minor dependent(s) be covered on Family health insurance plans. Additionally, ETF prohibits dual coverage between two Group Health Insurance Program (GHIP) health plans.

If any of the following circumstances apply to you, additional steps will be required to process your health insurance change(s).

- You just got married to someone who has their own separate Single ETF coverage and **want** to combine onto a Family plan midyear
- You and your spouse have had separate Single ETF health plans prior to the birth/adoption of your first child, and are now **required** to combine onto one Family plan
- You just got married to someone with Family ETF coverage (e.g. they are covering children already) and are **required** to combine onto a Family plan midyear
- Your spouse loses their non-ETF coverage, and you want to enroll in a Family plan for the two of you – but you are under the age of 26 and have ETF coverage through a parent (*in this case, your parent must remove you before you can enroll)

The next two pages outline two of the most common scenarios (marriage and birth/adoption) where this comes into play.

IMPORTANT

If your spouse is employed by a non-City ETF employer (such as the UW) and you are being impacted by processing delays with your spouse's employer, **please contact City HR ASAP, before the qualifying event deadline**. In this scenario, we can work with ETF to ensure changes are made timely and may also need you to complete a form to ensure we have something on file by the deadline.

Marriage to someone with separate ETF coverage

In this case, you should **not** use marriage as the qualifying event reason in the portal. This is because the portal will try to backdate “marriage” to your date of marriage, but ETF prohibits dual coverage between two ETF health plans.

- 1) **The spouse who is being added** must cancel their coverage using the “now eligible for other coverage” qualifying event reason, effective the next 1st of the month after the month in which the marriage occurred. Documentation would be the legal marriage certificate.
 - For example, if the marriage occurred in August, the spouse would use 9/1 as the event date (first day of the month following the month in which the event occurred).
- 2) **The spouse who is adding the other spouse** must then add the spouse to their coverage using the “loss of other coverage” qualifying event reason. The date entered (last day of other coverage) should be the last day of the month in which the qualifying event occurred. Documentation would be the legal marriage certificate.
 - For example, if the marriage occurred in August, the spouse would use 8/31 as the event date (last day of coverage on the other plan).
 - If stepchild(ren) are also being added, documentation is required for each step(child). This would be a legal birth certificate for each step(child) that lists the **spouse being added** as a parent.

Both changes must be done within 30 calendar days of the marriage date.

Birth/adoption of a child when you are married to someone with separate ETF coverage

In this case, there are three steps, rather than two.

- 1) **The spouse who will carry Family coverage** first adds their child to their health insurance with birth/adoption as a qualifying event. Documentation is the child's legal birth certificate.
 - For example, if the child was born September 15, 9/15 would be the qualifying event date.
- 2) **The spouse who is being added to the other plan** must enter a cancellation as "now eligible for other coverage," with the event date the next 1st of the month after the month in which the birth occurred. Documentation is the child's legal birth certificate.
 - For example, if the child was born September 15, 10/1 would be the event date (first day of the month following the month in which the event occurred).
- 3) **The employee who will carry Family coverage** must then go back into the portal and enter a separate qualifying event with the "loss of other coverage" qualifying event reason to add their spouse to their Family plan. The qualifying event date should be the end of the month in which the birth occurred. Documentation is the legal marriage certificate.
 - For example, if the child was born September 15, 9/30 would be the event date (last day of coverage on the other plan).

All three of these changes must be done within 30 calendar days of the date of birth.