

ELIGIBILITY



Dependent Eligibility for Medical Plans

A Spouse and dependent children (up to age of 26) who meet the Plan's eligibility criteria are able to enroll in the School Employees' Benefit Trust (SEBT) for medical coverage.

[Special Eligibility Requirements for a Spouse Enrolled in the Medical Plan](#)

A Spouse that is eligible for enrollment may enroll in SEBT for secondary coverage when your spouse is **primary** on another plan. However, for a Spouse to enroll in this Plan for **primary** medical coverage, the Spouse must meet one of the following criteria:

- The Spouse is also eligible for SEBT through his/her participating Employer Group.
- The Spouse is not employed or is self-employed and not eligible for a group plan.
- The Spouse is retired and only eligible for a government-sponsored Plan (Medicare/Tricare).
- The Spouse is not eligible for an employer-sponsored or retiree group medical plan (and is not entitled to employment-related funds or stipends for the purchase of individual/exchange coverage).
 - A Spouse eligible for an employer-sponsored or retiree group medical plan (including but not limited to INPRS) must take that coverage on an individual basis as **primary** insurance. This Plan may then be secondary.
 - A Spouse receiving funds or stipends by a former or current employer must use those funds to enroll or purchase **primary** coverage on an individual basis as primary insurance. This Plan may then be secondary.
- The Spouse is eligible for an employer-sponsored or retiree group medical plan but would have to pay more than 60 percent of the total premium for single coverage of the lowest cost option available to them. For those entitled to employment-related funds or stipends, the cost of individual/exchange coverage is reduced by the value of the funds/stipend.
 - Premium does NOT include spousal waiver incentives or other such additional compensation forfeited upon enrollment in their plan.

HSA NOTE AND FRAUD NOTICE

HSA Note: *If your Spouse is currently enrolled in other coverage and contributing to a Health Savings Account (HSA), and you enroll them in your PPO Plan as secondary, IRS rules may preclude them from making or receiving additional HSA contributions. In order to make or receive HSA contributions, an individual must only be covered by an HSA-qualified health plan.*

For questions regarding spousal secondary coverage when receiving HSA contributions, please contact the Administrative Support Team (AST) at 855.664.0012 or email AST@planmanagementservice.com.

Fraud Notice

Misrepresentation of eligibility through enrollment or verification documents may constitute fraud. Coverage under the Plan and/or employment can be terminated. Any claims paid in error due to misrepresentation will be your responsibility.