



**Lake Erie Regional Council (LERC)
Working Spouse Rule**

Any spouse that has single medical/prescription drug insurance coverage available through his/her employer, business, organization or retirement plan, that costs no more than 25% of the premium cost for the lowest cost plan, must enroll in that coverage and the Amherst Exempted Village Schools Health Plan will coordinate as secondary payer for any and all services provided.

It is the employee's responsibility to advise the Amherst Exempted Village Schools Benefit Plan (the "Plan") immediately (and not later than 30 days after any change in eligibility) if the employee's spouse becomes eligible to participate in group medical/prescription drug insurance sponsored by his/her employer, business, organization, or retirement plan or if the contribution for single coverage changes. Upon becoming eligible, the employee's spouse must enroll in single coverage under any group medical/prescription drug insurance sponsored by his/her employer, business, organization, or retirement plan unless he/she is exempt from this requirement because the cost for single coverage under the lowest cost plan is more than 25% of the premium cost.

Only one member of the marriage(who are both covered by member schools of LERC) may elect family coverage under a district health plan and, in such event, that individual's spouse shall not be eligible to elect any coverage under his/her district's plan (and shall be a dependent under the elected family coverage). The married couple shall have the right to determine under which district's health plan it will have family coverage. If Single coverage is elected by one of the married individuals, the spouse may NOT elect family coverage but may elect single coverage at his/her district (or waive such coverage).

Any spouse who fails to enroll in any group medical/prescription drug insurance coverage sponsored by his/her employer, business, organization, or any retirement plan, as required by this rule, shall be ineligible for benefits under such group insurance coverage sponsored by Amherst Exempted Village Schools.

Every employee whose spouse participates under the Amherst Exempted Village Schools medical/prescription drug insurance coverage shall complete and submit to the Plan, upon request, a written certification verifying whether his/her spouse is eligible to participate in group medical/prescription drug insurance coverage sponsored by the spouse's employer, business, organization, or any retirement plan. If any employee fails to complete and submit the certification form by the required date, such employee's spouse will be removed immediately from all group medical/prescription drug insurance coverage sponsored by Amherst Exempted Village Schools. Additional documentation may be required.

If you submit false information, or fail to timely advise the Plan of a change in your spouse's eligibility for employer (or business, organization, or retirement plan) sponsored group medical/prescription drug insurance, and such false information or such failure by you results in the Plan providing benefits to which your spouse is not entitled, you will be personally liable to the Plan for reimbursement of benefits and expenses, including attorneys' fees and costs, incurred by the Plan. Any amount to be reimbursed by you may be deducted from the benefits to which you would otherwise be entitled. In addition, your spouse will be terminated immediately from group medical/prescription drug insurance coverage under the Plan. **If you submit false information, you may be subject to disciplinary action, up to and including termination of employment.**