

Lake Erie Regional Council (LERC)
Working Spouse Rule Effective 1.1.2022

Any spouse that has single medical/prescription drug insurance coverage available through his/her employer, business, organization, or retirement plan, that costs the spouse no more than 50% of the premium cost for the lowest cost plan, must enroll in that coverage and the Amherst Exempted Village School District 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 School District 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 after July 1, 2023 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 to the spouse for single coverage under the lowest cost plan is more than 50% of the premium cost.

If your spouse is self-employed or an independent contractor and they offer health insurance to their employees, they must take that 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 School District.

Every employee whose spouse participates under the Amherst Exempted Village School District 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 School District. 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.**