



## Spousal Coverage Exception

Most employers offer medical coverage to their employees. Beginning January 1, 2020, if your spouse is employed and is eligible for Health Insurance through his/her employer, he/she must elect that coverage.

**You may still cover your spouse through the KBA sponsored Health Insurance; however, the KBA coverage will become secondary to your spouse's plan.**

### Does the Spousal Coverage Exception Apply to You?

IF...	THEN...
Your spouse is eligible for their employer's medical coverage	Your spouse has a coverage exception and must also enroll in their employers plan. Employer's plan will be primary
Your spouse's employer does not offer medical coverage or your spouse is not eligible	Exception does not apply. KBA coverage is primary.
Your spouse is self-employed and has no coverage available	Exception does not apply. KBA coverage is primary.
Your spouse is not employed	Exception does not apply. KBA coverage is primary.
Your spouse is eligible for Medicare	Exception does not apply. KBA coverage is primary.

### Affidavit of Spousal Exception

I affirm that the following is a true and accurate statement, on the date entered below:

- My Spouse is not presently employed
- My spouse's employer does not provide any medical coverage/benefits
- My spouse is not eligible for medical coverage with his/her present employer
- My spouse is employed and has coverage through his/her employer

Insurance Carrier: \_\_\_\_\_ ID Number: \_\_\_\_\_ Group Number: \_\_\_\_\_

Employee Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The Summary Plan Description (SPD) has additional information on other possible penalties for insurance fraud. If your spouse's insurance circumstances should change, you must notify \_\_\_\_\_ immediately, in order to change coverage.