

Virginia Private Colleges Benefits Consortium Affidavit for Spousal Health Insurance

Employees' spouses who have access to affordable, minimum essential coverage that provides minimum value* through another employer will no longer be eligible for health coverage in the Roanoke College/Virginia Private Colleges Benefits Consortium ("VPCBC") health plans.

This eligibility change helps the VPCBC maintain affordable coverage for our employees, dependent children, and their spouses who do not have access to coverage.

Three populations of spouses will continue to be eligible for enrollment as a dependent. Those populations are as follows:

1. Spouses who are not employed.
2. Spouses who **ARE EMPLOYED** but do not have access to minimum essential coverage.
3. Spouses who are employed by a VPCBC member school, including Roanoke College.

To be eligible to participate in the VPCBC health plan, employees must be **LEGALLY** married.

If your spouse is employed, in any health coverage other than **I. COBRA coverage, II. Medicare, or III. A Medical Flexible Spending Account** under a cafeteria plan which will be funded solely by your spouse's contributions is available to them through their current employer (whether your spouse enrolls in such coverage) then your spouse is **NOT** eligible to participate in the Roanoke College /VPCBC health plans.

Spousal Affidavit

I Wish to Enroll My Spouse in The VPCBC Health Plans and My Spouse and I Each Hereby Certify That:

- ☐ My Spouse **IS NOT** Employed. (Including Retired)
- ☐ My Spouse Is Employed but **DOES NOT** Have Access to Affordable, Minimum Essential Coverage*
- Please Check All That Apply:**
- ☐ My Spouse Is Self-Employed.
- ☐ My Spouse Works Part-Time (And Does Not Have Health Benefits Offered).
- ☐ My Spouse's Employer Does Not Offer Health Insurance.
- ☐ Other (Explain): _____

☐ My Spouse Is Employed by Roanoke College or Another VPCBC Member School.

Name, Address & Phone Number of Spouse's Current Employer:

Roanoke College/ The VPCBC reserves the right to contact a spouse's employer to verify if health coverage is available or to request a letter from the employer.

I hereby certify & attest that the above information is accurate to the best of my knowledge as of the date that I sign and submit this affidavit. I further attest that I understand that if this information is later found not to be accurate, I may be terminated from the health plan for up to one year.

I further understand that on the 1st day of the month following the date my spouse becomes eligible for affordable, minimum essential; I will no longer be allowed to cover my spouse under the VPCBC health plan unless they later lose their eligibility for their employer's health plan.

Signature _____ Employee Name _____

Date _____

Important Reminders

In addition, it is my responsibility as an employee to monitor all paychecks to ensure that premium reductions are being taken out accordingly. It is also my responsibility as an employee to collect and accurately report my spouse's status to Roanoke College/ The VPCBC during open enrollment. The penalty for reporting false information on the Spousal Affidavit is loss of coverage for the remainder of the plan year.

* Affordable, minimum essential coverage that provides minimum value as defined by the Affordable Care Act means health coverage that is affordable and provides minimum value.

Note: All employers must provide information to their employees in one of their health plan documents, the Summary of Benefits and Coverage, informing them whether their employer- sponsored coverage meets the minimum value standard. In addition, all employers must provide a notice to all employees beginning in 2013 regarding coverage options available through the Health Insurance Marketplace or Exchange. The Health Insurance Exchange Marketplace Notice may indicate if the employer- based coverage meets the minimum value standard and the cost of the coverage is intended to be affordable, based on employee wages. Consult your spouse's employer if you have questions regarding the affordability and minimum value status of their employer-sponsored coverage.