Limited Spousal Eligibility for Purdue University Medical Plans

Important Instructions

Effective January 1, 2019, medical coverage for spouses of Purdue University employees will only be available as primary coverage for those spouses who do not work or do not have access to their employer’s medical coverage where the employer pays at least 50 percent of the premium. Spouses who work but have access to coverage that meets this criteria can continue to be covered as your dependent, but coverage will only be allowed as secondary to their employer’s plan.

Employees and spouses who both work at Purdue can continue to be covered individually or jointly as they do today.

When you enroll in the Benefitfocus portal, you will be asked to choose one of the following statements:

1. I am opting out of Purdue’s medical insurance OR I will be covered under my Purdue spouse’s medical insurance.
   - Enroll as an opt out and no other action is necessary
   - My spouse (Purdue employee or otherwise) will not be covered under my medical insurance

2. My spouse is not employed, or is self-employed with no health insurance coverage, and will be covered under my medical insurance.
   - Enroll your spouse normally, and when you complete your enrollment in Benefitfocus, you are certifying that your spouse is eligible for primary coverage through Purdue.

3. My spouse is employed, but does not have access to an employer plan where the employer pays at least 50 percent of the premium, and will be covered under my medical insurance.
   - Enroll your spouse normally, have your spouse’s employer complete and sign the “Spousal Healthcare Affidavit” form and upload it into the Benefitfocus portal. See below.*

4. My spouse will be covered under my medical insurance as secondary coverage through Purdue to supplement his/her employer’s primary coverage.
   - Enroll your spouse normally and medical coverage will be processed on a secondary basis. No other action required.

5. My spouse is employed in a benefits-eligible position at Purdue, but I will cover him/her on my Purdue medical insurance.
   - Enroll your spouse normally. No other action required.

Spousal Healthcare Affidavit*

The enclosed form needs to be completed by your spouse’s employer and uploaded into the Benefitfocus enrollment portal no later than November 30, 2019.

Questions

Any questions can be directed to Human Resources at hr@purdue.edu, 765-494-2222, toll-free at 877-725-0222 or your regional campus HR office.