



United Food & Commercial Workers Unions
and Food Employers Benefit Fund

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Benefits+
Your Trusted Health Care Partner

Requirement for Working Spouse/Domestic Partners (Working Spouse Rule)

For Active Participants with a Working Spouse or Domestic Partner

The Fund requires that if your spouse or domestic partner is eligible for medical, prescription, drug, dental, vision, chiropractic or other health care coverage through his or her own employment, he or she must enroll in that employer's plans that are comparable to those available from the Fund, whether or not their enrollment requires payment of a premium.

What is the reason for this rule?

The Fund's health care plans coordinate with other employers' health care plans to ensure that those other plans share some of the cost of benefits for working families.

Why is this rule important to me?

The rule is extremely important because non-compliance could affect the amount of your spouse's or domestic partner's benefits.

Does this rule affect coverage for dependent children?

Coverage for dependent children is not affected; only your spouse or domestic partner is required to be enrolled in their employer's coverage, when available.

NOTE: If your spouse or domestic partner is not working now but becomes eligible for coverage through an employer in the future, he or she must enroll in the employer's comparable plan immediately upon becoming eligible. In addition, if there is a change in your spouse's or domestic partner's health care coverage, you must notify the Fund Office immediately.

Working Spouse Penalty

What if my spouse does not enroll in his or her employer's plan?

Benefits under the Fund's plans will be paid assuming that your spouse or domestic partner is enrolled in his or her own employer's comparable plan. If not enrolled for all comparable health care benefits available through his or her employer, benefits under the Fund's plans will be reduced by 60%. In other words, the Fund's Plans will pay only 40% of the normal Fund benefit on you spouse's claims.

Working Spouse Exception

If your spouse's coverage through their employer costs \$200 or more per month for single coverage, you can avoid the "Working Spouse Penalty" by paying a higher weekly premium for your Fund coverage (equal to 3 times your family rate); your spouse is then not required to enroll in that other coverage. You must notify the Fund Office to enroll with a "Working Spouse Exception", and provide relevant documentation.

Call the Fund Office at **877-284-2320, Ext. 420**. Fund representatives will answer your questions, and help you determine the option that works best for you and your family.