

Q. How are vision & dental coverage affected?

A. It is not mandatory for your spouse to enroll in other dental or vision coverage. However, if your spouse has enrolled in other dental or vision coverage, the Carpenters' Plan will pay secondary.



Q. What happens if my spouse does not return the form or has access to other coverage and he/she refuses to enroll?

A. If the proper forms are not received in a timely manner, or your spouse refuses to enroll, your spouse's benefits will be terminated with the Carpenters' Plan and the spouse will be considered Non-Compliant.

Q. If my spouse has been deemed Non-Compliant, can he/she be reinstated at a later date?

A. Once the Carpenters' Plan has determined that your spouse is no longer Non-Compliant, coverage can be reinstated the first day of the month in which a valid form is received.

Additional Questions?

Contact Carpenters' Participant Services

Contact Information

Mid-America Carpenters Regional Benefit Services

1419 Hampton Avenue
St. Louis, MO 63139

Phone: (314) 644-4802
Toll Free: (877) 232-3863
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St. Louis - Kansas City Carpenters Regional Health Plan



Spousal Coverage Program

Notice

This program flyer describes St. Louis-Kansas City Carpenters Regional Health Plan's policy on spouses with access to other health coverage.

Failure to comply will result in loss of spousal eligibility.

Spousal Coverage Program FAQ

Q. What is the Spousal Coverage Program?

A. The Spousal Coverage Program requires working spouses of active* participants of the Carpenters' Plan to enroll in their employer's health plan.

Q. Who must complete a Spousal Coverage Verification Form?

A. All spouses of active* participants must complete a Spousal Coverage Program Verification Form annually in order for the spouse to be eligible for spousal coverage.

Q. Who must enroll in employer sponsored health coverage?

A. Working spouses who have access to employer sponsored health coverage are required to enroll. This applies to spouses of active* participants only.

Q. Who is not required to enroll in employer sponsored health coverage?

A. Certain categories of spouses are not required to enroll in employer sponsored health coverage. The Carpenters' Plan will continue to provide "primary" coverage for spouses who meet the following criteria:

1. Spouses who are not employed.
2. Spouses who are self-employed. Self-employed is defined as having no employees.
3. Spouses who work "part-time." Part-time is defined as working less than 30 hours per week.
4. Spouses who are in a "waiting period" or "open enrollment" with their employer.
5. Spouses whose employer does not pay any portion of the health premium.
6. Spouses whose employer does not offer coverage or the coverage available is not a "qualified plan."

* Active means eligibility based on hours, including Minimum Difference, COBRA, Self-Employed and Office Employee.

Q. What is considered a "qualified plan?"

A. A "qualified plan" is a plan that offers "essential health benefits" recognized by the Affordable Care Act. "Essential health benefits" includes coverage for services such as hospitalizations, doctor visits, maternity care and prescriptions drugs with no lifetime or annual maximums. A qualified plan is typically referred to as a PPO, HMO, POS or high deductible health plan (HDHP). A plan that does not contain these types of coverage is considered a non-qualified plan.

Q. If my spouse's employer offers a variety of qualified plan choices, which plan should my spouse enroll in?

A. If your spouse's employer offers HDHP and non-HDHP options, your spouse must choose the non-HDHP option. Enrolling in a HDHP when there are non-HDHP plan choices available disqualifies your spouse from secondary coverage under the Carpenters' Plan. In 2025, the IRS defines a high deductible health plan (HDHP) as any plan with a deductible of at least \$1650 for an individual, and it is subject to change annually. Please contact Carpenters' Benefit Office if you have questions.

Q. What if the only coverage available to my spouse is a High-Deductible Health Plan (HDHP)?

A. If the only plan your spouse's employer offers is an HDHP with an HSA, your spouse must enroll in the HDHP plan. Then your spouse will be eligible for secondary coverage under the Carpenters' Plan. However, the tax benefits for participating in an HSA are lost.

Q. If my spouse has a Health Reimbursement Account (HRA), how does this work with the Carpenters' Plan?

A. If the working spouse has a Health Reimbursement Account (HRA), all charges covered by that HRA must be processed prior to submitting to the Carpenters' Plan.

Q. Is my spouse required to enroll other family participants into his/her employer sponsored coverage?

A. No, only the spouse is required to enroll. However, it may be to your advantage to enroll other family participants to take advantage of having both primary and secondary coverage.

Q. My spouse's insurance has a one-time enrollment period and my spouse did not elect to enroll? What should we do?

A. You may contact Carpenters' Benefit Plans Office for further instruction.

Q. When my spouse signs up for other coverage, how is coverage with the Carpenters' Plan affected?

A. Your spouse's coverage will be the primary payer on their claims and the Carpenters' Plan will pay as secondary. In most situations, this will result in 100% coverage.

Q. How is prescription coverage affected?

A. Show both insurance cards at the pharmacy. They may be able to process your prescription for primary and secondary coverage at the point of sale. If not, simply submit the receipt to the Carpenters' prescription drug plan showing your primary insurance payment and the Carpenters' Plan will process as the secondary payer.



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