



## Working Spouse Exclusion

Beginning January 1, 2015 a working spouse may not be covered under a Ruan medical plan if all of the following apply:

- working outside the home
- meets the “full-time” definition as established by the Affordable Care Act
- is offered “minimum essential benefits” through their employer, and
- the premium cost for single coverage meets the “affordable coverage” rule

**To cover a *non-working* spouse, you must complete the Non-Working Spouse Affidavit at the time of your initial enrollment and then recertify again each year during Open Enrollment.** Note that this exclusion only applies to medical coverage; spouses may still be enrolled in other plans such as dental and vision.

If you have any questions please feel free to contact our Human Resources Hotline at 1-800-845-6675.

### Affordable Care Act Definitions

**Full-Time:** for benefit purposes, an employee who averages a minimum of 130 hours per month during the employer’s measurement period,

**Minimum Essential Benefits:** an insurance plan that covers 10 core health benefit categories. They include: 1) ambulatory patient services; 2) emergency services; 3) hospitalization; 4) maternity and newborn care; 5) mental health and substance use disorders; 6) prescription drugs; 7) rehabilitative services and devices; 8) laboratory services; 9) preventive and wellness services; and 10) pediatric services.

**Affordability Rule:** in relation to an employer’s group plan, Minimum Essential Benefit coverage for a self-only premium rate (net of any wellness incentives) that does not exceed 9.5% of the participant’s income.