

# MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

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Michiana Area Electrical Workers' Health and Welfare Fund  
Michiana Area Electrical Workers' Pension Fund  
Michiana Area Electrical Workers' Money Purchase Plan  
Michiana Area Electrical Workers' Plan 4

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Managed for the Trustees by:  
TIC MIDWEST

TO: ALL PARTICIPANTS IN THE MICHIANA AREA ELECTRICAL WORKERS'  
HEALTH & WELFARE FUND

RE: WORKING SPOUSE RULE

Dear Plan Participant:

Effective January 1, 2012, the Michiana Area Electrical Workers' Health and Welfare Fund ("Fund") implemented a Working Spouse Rule requiring that employed spouses of participants enroll in their employers' health plans. Spouses that do not enroll in their employers' health plans will have **no coverage** through the Fund unless they qualify for the HARDSHIP EXEMPTION as explained below.

**You are required to certify your marital status and your spouse's employment status on an annual basis.** Please complete the enclosed Spouse Employment Information Form and submit it to the Fund Office so that it is received no later than **October 24, 2025**. Incomplete forms will be returned to the member for additional information. **Forms not returned by the due date WILL result in the termination of coverage for your spouse effective January 1, 2026.** If you are submitting the forms by mail, please allow sufficient time for processing and delivery.

<p><b>YOU ARE REQUIRED TO COMPLETE AND RETURN THIS FORM REGARDLESS OF YOUR MARITAL STATUS OR YOUR SPOUSE'S EMPLOYMENT STATUS. IF YOU DID NOT RETURN LAST YEAR'S FORM, YOUR SPOUSE WILL BE REINSTATED JANUARY 1, 2026 UPON THE RETURN OF THIS YEAR'S <u>COMPLETED</u> SPOUSE EMPLOYMENT FORM SHOWING ELIGIBILITY.</b></p>
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## THE BASIC "WORKING SPOUSE RULE"

**\*\*\*\*\*If your spouse is employed** and is eligible for coverage through his or her employer (a plan in which the employer contributes some or all of the premiums), then his or her plan must be primary and the Fund will be secondary for all your spouse's medical claims.\*\*\*\*\* **The Fund will not pay any of your spouse's health care expenses if your spouse does not elect his or her employer's coverage.**

*Additional details regarding the "working spouse rule" and the hardship exemption may be found on the back of this letter. If you have any questions, please contact the Fund office.*

**In addition to your annual spouse employment status, please complete the enclosed Yearly Coordination of Benefits and Dependent Status Statement. Please list everyone who should be on your policy. Dependents not listed on the form will be mailed a separate notification of termination of benefits.**

Sincerely,

Board of Trustees,  
Michiana Area Electrical Workers' Health and Welfare Fund

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**HARDSHIP EXEMPTION** – the Working Spouse Rule will not apply if your spouse:

1. **Has gross annual wages of less than \$30,000, or**
2. **Has gross annual wages greater than or equal to \$30,000 but less than \$40,000 and must pay more than \$250 per month toward the cost of the least expensive health plan offered by his or her employer.**

You are responsible for demonstrating your spouse's entitlement to a hardship exemption by submitting a letter from the employer on company letterhead attesting to wages and cost of coverage. The Fund Office will determine whether a spouse with variable wages qualifies for the hardship exemption by looking at the spouse's average wages over the past twelve (12) months.

***Dual Coverage Saves you Money*** – When your spouse is covered by his or her employer's plan and this Plan at the same time, the two plans together will usually pay 100% of his or her covered claims under the coordination of benefits rules. If your spouse requires a hospitalization or surgery, you will generally pay less out of pocket with dual coverage, even after your spouse's premiums are taken into account.

**Additional provisions and exceptions to the Working Spouse Rule:**

1. The Working Spouse Rule only applies to your spouse's claims, not to claims incurred by your children.
2. It applies to retirees as well as active employees, but only if the retiree's spouse is still actively employed.
3. It does not apply to COBRA coverage, meaning that if your spouse terminates employment and declines COBRA, this Plan will pay its normal benefits.
4. The Working Spouse Rule only applies to medical and prescription expenses.
5. The Rule applies without regard to whether your spouse's employer requires its employees to pay for part of the premium, whether the employer offers an incentive to induce employees not to enroll, or whether the employer offers a single-only coverage option. It also applies if the employer only offers medical coverage as an option under a cafeteria plan.
6. No reductions will apply to a particular claim if you can demonstrate that your spouse's claim would have been denied under the employer's plan (for example, if the claim was for a pre-existing condition incurred during the pre-existing waiting period).
7. The provision will also be waived if the only health plan offered by your spouse's employer is an HMO plan, and your spouse's residence is more than 25 miles outside the HMO service area.
8. If your spouse is covered under his or her employer's plan, then your spouse must receive his or her medical care in accordance with that plan's rules. This Fund will not cover the amount of the other plan's noncompliance penalties, or any charges incurred because of failure to follow the other plan's rules, including failure to use HMO providers or follow the HMO's referral procedures. (This is not a new rule, and it also applies to claims for your children when your spouse's plan is primary).
9. You are required to provide accurate and timely information to the Fund about your spouse's employment status, income, and benefit entitlement. The Fund Office may require verification of this information from your spouse's employer and your spouse may be required to provide pay stubs or other income verification. If your spouse is self-employed, the Fund Office may request prior tax returns for income verification purposes.
10. The terms of any separate agreement granting Fund coverage to your spouse, such as a Collective Bargaining Agreement or Non-Bargaining Unit Employee Participation Agreement, override the Working Spouse Rule. Contact the Fund Office if you are unsure if this applies to your spouse.