



**MIAMI UNIVERSITY**  
**GROUP HEALTH INSURANCE PLAN BENEFITS (“Plan”)**  
**COORDINATION OF BENEFITS GUIDELINES**  
**FOR COVERAGE OF SPOUSES AND SAME-SEX DOMESTIC PARTNERS**

Effective for employees who become employed or re-employed in a benefit-eligible position with Miami University on or after **January 1, 2008**, if your spouse or same-sex domestic partner is:

<b>1. Employed</b>	a. Employed by an employer that makes health insurance available, and the spouse or same-sex domestic partner is eligible, even if a payment is required, the spouse or same-sex domestic partner is not eligible to enroll in the Plan.  b. Employed by an employer that makes health insurance available, but the spouse or same-sex domestic partner is <b>NOT</b> eligible, the spouse or same-sex domestic partner is eligible to participate in the Plan until they become eligible.
<b>2. Self-employed</b>	a. If the spouse or same-sex domestic partner is self-employed, and provides health insurance to anyone in their employment, the spouse or same-sex domestic partner is not eligible to enroll in the Plan.  b. If the spouse or same-sex domestic partner is self-employed, but does not provide health insurance for anyone in their employment, the spouse or same-sex domestic partner may enroll in the Plan.
<b>3. Not employed</b>	a. If the spouse or same-sex domestic partner is not employed or is unemployed and has no coverage other than COBRA continuation coverage at their own expense, the spouse or same-sex domestic partner may enroll in the Plan.
<b>4. Retired</b>	a. If the spouse or same-sex domestic partner is retired and their only source of health care coverage is Medicare, they are free to select and enroll in the Plan as primary. Should the spouse or same-sex domestic partner elect Medicare as primary, they are <b><u>not</u></b> eligible for any benefits through the Plan.  b. If the spouse or same-sex domestic partner is retired and is eligible for retiree health care benefits through their employer or government sponsored retiree health benefits plan such as through <b>STRS, PERS, or SERS</b> , they must enroll in that retiree health care plan.

*CONTINUING OBLIGATION- If your spouse or same-sex domestic partner becomes ineligible for coverage under the Plan due to a change in status, such as going from being self-employed to employed by an entity that makes insurance available, you are required to notify the Benefit Services Office of the effective date of the new health care plan coverage within 10 days of that date. Coverage under the Plan will cease as of the 1<sup>st</sup> day of the month after the effective date of the new coverage.*