



Spousal Carve-Out

Beginning on August 1, 2014, HWC Engineering will introduce a Spousal Carve Out. This policy will affect you in the event that you have a spouse that is a full time, benefits eligible employee of another employer, and your spouse has waived benefits with his / her employer and instead elected coverage through HWC Engineering.

To administer the Spousal Carve Out, employees who wish to enroll their spouse in the HWC Engineering medical plan are asked to complete the following certification verifying that their spouse is not employed and eligible for another medical benefits plan. This form must be returned to Human Resources with your enrollment election each year.

Enrollment Certification

I understand that false information or omissions on this form may result in a retroactive loss of insurance coverage, and the potential for uninsured claims.

VERIFICATION OF SPOUSE ELIGIBILITY

In order to confirm that your spouse is eligible to be covered as a dependent on HWC medical plan,
Please answer the following questions.

Is your spouse employed either full-time or part-time?

FT ☐

PT ☐

N / A ☐

If yes, Is your spouse eligible to enroll in a medical benefits plan* through their employer?

Yes ☐

No ☐

N / A ☐

**Medical Benefits must be "Qualified" and "Affordable" as defined by ACA.*

I understand that HWC has adopted a Spousal Carve Out policy, and that benefit eligible spouses working full time are not eligible to be covered as a dependent on the HWC Engineering medical plan.

Print your name here

Employee signature

Date signed