



## WORKING SPOUSE PROVISION

### Important Notice Regarding Spousal Eligibility for Medical Insurance

Saver Group, Inc. believes that each employer should take primary responsibility for providing medical coverage to its own employees. **Therefore, effective March 1, 2014, Saver Group, Inc. will no longer provide medical insurance to those spouses who are eligible for coverage from his or her own employer.**

**Your Choices:**

The chart below outlines situations in which the spousal carve-out applies and when it does not.

**Please read carefully and circle the option number that best describes your situation.**

Option #	If	Then
1	YOU DON'T HAVE A SPOUSE OR ARE NOT COVERING YOUR SPOUSE UNDER THE ANTHEM PLAN PROVIDED BY SAVER GROUP INC.	NOT APPLICABLE
2	YOUR SPOUSE DOES NOT HAVE MEDICAL COVERAGE BECAUSE HIS/HER EMPLOYER DOES NOT OFFER ANY MEDICAL BENEFITS	NOT APPLICABLE-MUST COMPLETE SPOUSAL INFORMATION & PROVIDE A LETTER FROM SPOUSE'S EMPLOYER
3	YOUR SPOUSE IS NOT PRESENTLY EMPLOYED	YOUR SPOUSE IS ELIGIBLE FOR YOUR MEDICAL PLAN THROUGH SAVER GROUP, INC.
4	YOUR SPOUSE HAS COVERAGE THROUGH HIS/HER EMPLOYER & WISHES TO USE THE ANTHEM PLAN PROVIDED BY SAVER GROUP, INC. AS A SECONDARY PAYER	DUE TO SPOUSAL CARVE-OUT, YOUR SPOUSE IS NOT ELIGIBLE TO BE ON THE SAVER GROUP, INC. MEDICAL PLAN
5	YOUR SPOUSE, WHOM IS ALSO EMPLOYED & ELIGIBLE FOR MEDICAL COVERAGE THROUGH SAVER GROUP, INC. IS CURRENTLY ENROLLED ON YOUR PLAN	DUE TO SPOUSAL CARVE-OUT, THEY MUST ENROLL IN A SINGLE COVERAGE PLAN WITH SAVER GROUP, INC.
6	YOUR SPOUSE HAS ELECTED NOT TO PARTICIPATE IN HIS/HER EMPLOYER'S MADICAL BENEFITS PROGRAM, BUT WILL HAVE PRIMARY COVERAGE AS A DEPENDENT UNDER THE MEDICAL PLAN PROVIDED BY SAVER GROUP, INC.	DUE TO SPOUSAL CARVE-OUT, YOUR SPOUSE IS NOT PERMITTED TO BE ON THE SAVER GROUP, INC. MEDICAL PLAN

I certify that the answers provided on this form are true and correct. A person may be committing insurance fraud if he or she submits a form containing a false or deceptive statement with the intent to defraud (or knowing that he or she is helping to defraud). This will jeopardize employment.

Employee Signature

Date Signed