Questions?
Email us at HR-Benefits@wright.edu

Spousal Insurance Coverage Eligibility Guide

The Spousal Insurance Coverage Policy does not impact your spouse's eligibility for dental and vision insurance, health savings and flexible spending accounts, dependent life insurance, tuition remission, or employee assistance program.

START HERE

Is your spouse employed?

NO

You may enroll your spouse on your WSU medical plan as primary coverage, regardless of eligibility or enrollment in Medicare, Medicaid, or Tricare.

A Spousal Employment Verification form is required.

YES

Does your spouse work at WSU?

YES

You may enroll your spouse on your WSU medical plan as primary coverage. Spouses who both work at WSU can opt to be covered individually or jointly.

If enrolling jointly, the spouse with the highest annualized salary is required to enroll as the policyholder and **a Spousal Employment Verification form is required**.

NO

Does your spouse work for an employer other than WSU?

YES

Is your spouse eligible for their employer-sponsored medical plan where the least expensive employee-only plan (single coverage) is deemed affordable by the Affordable Care Act?

YES

Is your spouse enrolled in their employer's medical plan?

YES

You have the option to enroll your spouse on your WSU medical plan as secondary coverage or waive coverage for your spouse. If enrolling your spouse, a **Spousal Employment Verification form is required.**

NO

Your spouse must enroll in their employer's medical plan as primary coverage. You have the option to enroll your spouse on your WSU medical plan as secondary coverage or waive coverage for your spouse. If enrolling your spouse, **a Spousal Employment Verification form is required.**

NO

You may enroll your spouse on your WSU medical plan as primary coverage. **A Spousal Employment Verification form is required.**

NO

Is your spouse self-employed?

YES

You may enroll your spouse on your WSU medical plan as primary coverage. **A Spousal Employment Verification form is required.**