



Spousal Coverage Policy

Spouse participation in Murray State University's medical plan will not be available if a spouse is employed and is eligible for comparable health insurance coverage through his/her employer's plan.

Comparable Coverage:

With changes implemented through the Affordable Care Act (ACA) most employers are required to meet affordability standards established through the regulations. Therefore, most employer medical plans will meet comparable coverage guidelines. For eligibility on Murray State University's health insurance plan, a spouse has comparable coverage if any of the following are true:

1. Their employer has 50 or more employees, or
2. There is a single coverage monthly premium available that is less than \$125 per month.

If a spouse is employed and neither of these is true, an employee can enroll their spouse on Murray State's health insurance plan but will be required to provide documentation to verify eligibility through an audit process.