

MIAMI-DADE COUNTY

HEALTH BENEFIT CHANGES FOR SAME-SEX LEGAL SPOUSE

FREQUENTLY ASKED QUESTIONS

1. Q. What is same-sex spouse health coverage?
A. Same-sex spouse health coverage allows employees to enroll their legally married same-sex spouse for Health Plan coverage.
2. Q. Do my spouse and I qualify as same-sex spouses?
A. Same-sex couples, legally married in jurisdictions that recognize their marriages, are considered spouses and will receive the same health benefit rights as opposite-sex couples for federal tax purposes.
3. Q. I married my same-sex spouse in another jurisdiction (not the State of Florida). Can I use that marriage certificate to add my spouse to my coverage or change my status to married?
A. Yes. As long as you were legally married and provide a marriage certificate from a state in the U.S. or any country where same-sex marriages are valid you may use that marriage certificate as documentation to add your spouse to your coverage.
4. Q. What documentation do I need to submit to prove marital status?
A. Provide the Benefits Unit with a marriage certificate from a state in the U.S. or any country where same-sex marriages are valid you may use that marriage certificate as documentation to add your spouse to your coverage. A change to coverage must be made within forty-five (45) days of a qualifying event or if later, the date of marriage. If forty-five (45) days have passed, your next opportunity to add your spouse will be during the next annual open enrollment period for the following plan year.

Note: There will be a one-time only limited enrollment period through Friday, February 20, 2015 to add a same-sex spouse/child dependent to your benefit coverage.

5. Q. I just got married and I want to add my same-sex spouse to my health benefits coverage. What should I do?
A. Any marriage is considered a qualifying event for the purpose of adding a spouse to your health benefits coverage. The procedure is the same as when adding an opposite-sex spouse. Employees must complete the [Health Plans Change in Status Form](#) and return it to the Benefit Unit. Otherwise, the employee will have to wait until the next annual open enrollment to add an eligible spouse or child dependent for the following plan year.
6. Q. I just married my same-sex domestic partner, who was already on my health benefit coverage. What do I need to do to change my status to married on my health benefits coverage?
A. You must notify the Benefits Unit in writing via mail or fax. You should provide the Benefits Unit with a letter which includes your Employee ID Number and the name of the Department in which you work, along with a copy of your valid marriage certificate, to:

**Miami-Dade County
111 NW 1st Street, 23rd Floor
Miami, FL 33128
Attn: Benefits Unit**

Once you provide that information, your status will change to married and the status of your domestic partner will change to spouse. Your spouse will thereafter receive health benefits as on a pre-tax basis.

7. Q. What happens to my same-sex spouse's coverage if I lose coverage? Is COBRA coverage available for my same-sex spouse?
A. Full COBRA benefits apply to same-sex spouses who are otherwise eligible for coverage under the plan.
8. Q. What other coverage is available for my Spouse and our children?
A. Coverage is the same as coverage provided for a dependent of any member. Coverage will be available for your spouse and children if they are the foster, adopted or biological children of you or your spouse. A birth certificate may be required for children by the insurance provider, if the last name differs from the employees.
9. Q. How much will I have to pay for my same-sex spouse's health coverage?
A. Premiums will be required on the same basis as premiums are required for employees with opposite-sex spouses. This means that if a spousal surcharge applies to opposite-sex couples; it will also apply to same-sex couples. Deductions will be made on a pre-tax basis. Income will not be imputed and will not be subject to federal payroll taxes.
10. Q. What health coverage is available for my same-sex spouse's children?
A. If a plan provides coverage to dependent children, coverage should extend to the children of same-sex spouses.
11. Q. Is health coverage extended for my same-sex spouse in the event of my death?
A. If you die, coverage will continue until the end of the pay period in which you die. Continuation coverage will be extended to your spouse at applicable COBRA rates.
12. Q. What happens if my spouse and I divorce?
A. You will be subject to the same plan terms and notice requirements that apply to opposite-sex couples in the event of a divorce.
13. Q. What if my same-sex spouse is also an employee?
A. If your same-sex spouse is also an employee, you can't be covered as both an employee and as a spouse under our health plan. You must each elect your own coverage.
14. Q. Where should I direct any additional questions I may have on coverage?
A. Should you have any questions, contact the Benefits Unit at (305) 375-4288. The fax number is (305) 375-1368.