

**STATE OF DELAWARE SPOUSAL COORDINATION OF BENEFITS POLICY FOR SPOUSES WHO ARE SELF-EMPLOYED, PARTNERS OR BUSINESS OWNERS**

IF YOUR SPOUSE IS:	IS SPOUSE REQUIRED TO ENROLL IN THEIR EMPLOYER/COMPANY COVERAGE?	IS SPOUSE ELIGIBLE FOR PRIMARY OR SECONDARY COVERAGE WITH THE STATE?
Self-employed and, as <u>sole proprietor</u> , he or she would have to contribute 100% of health care cost.	NO	PRIMARY
A <u>partner</u> and company requires full-time employees and/or pensioners to contribute 50% or less of the premium for the lowest active or retiree health benefit plan, available through his or her own employer.	YES	SECONDARY
A <u>partner</u> and company requires full-time employees and/or pensioners to contribute more than 50% of the premium for the lowest active or retiree health benefit plan, available through his or her own employer.	NO	PRIMARY
An <u>owner or part owner of a corporation or company</u> and company requires full-time employees and/or pensioners to contribute 50% or less of the premium for the lowest active or retiree health benefit plan, available through his or her own employer.	YES	SECONDARY
An <u>owner or part owner of a corporation or company</u> and company requires full-time employees and/or pensioners to contribute more than 50% of the premium for the lowest active or retiree health benefit plan, available through his or her own employer.	NO	PRIMARY

If your spouse is self-employed but does not fit into any of the categories above, please contact the Statewide Benefits Office.

Questions?

Contact the Statewide Benefits Office at 1-800-489-8933 or email [benefits@state.de.us](mailto:benefits@state.de.us).

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