

Section 3

Eligibility and Coverage of Retirees and Their Spouses

This section describes the eligibility criteria for coverage under this Certificate, when eligible individuals must elect coverage, and when coverage begins and ends.

Note: Whenever the terms “you” or “your” appear in this section, they refer only to the retired employee whose prior employment is the basis for eligibility under this Certificate.

How to Obtain Coverage

In order to obtain coverage under this plan, we must receive a completed enrollment form that establishes to our satisfaction that you meet the eligibility criteria. Your coverage under this plan is not effective until we have notified you in writing of the effective date of your coverage.

If you are enrolled in the WEA-MedPlus Plan, or if you meet certain eligibility criteria for coverage under this plan, your spouse may be eligible for coverage under this plan. To apply for coverage, your spouse must submit a completed enrollment form that establishes to our satisfaction that he or she meets all of the eligibility criteria described in this section. There is no coverage for other dependents.

When You Must Apply for Coverage

If you meet the eligibility criteria defined below, you have two opportunities to apply for coverage under this plan. These two opportunities also apply to a spouse who applies for coverage under this plan.

1. You may apply for coverage under this plan during the six-month period following the effective date of your Medicare Part B coverage; **or**
2. You may apply for coverage under this plan any time after the six-month period following the effective date of your Medicare Part B coverage; however, you must demonstrate that you were continuously covered by a comprehensive health insurance plan during the six months immediately preceding your application for coverage under this plan. The health insurance plan that covered you during that period must have had coverage equivalent to or better than a basic Medicare supplement plan.

Your Eligibility for Coverage

You are eligible for coverage under this plan if you meet **all** of the following criteria:

- You are age 65 or older.
- You are retired from all full-time employment.
- You are **not** working for an employer covered under a WEA Trust group health plan, as a regular part-time employee, as an independent contractor or consultant with an employment arrangement, or via an employee leasing or outsourcing arrangement.

- You are enrolled in Part A and Part B of Medicare’s traditional fee-for-service program (Original Medicare Plan) and Medicare is the primary insurer of your health care costs. **Note:** You are **not** eligible for this plan if you enroll in a Medicare Advantage (Medicare Part C) plan.

In addition, you must meet at least one of the following criteria at the time you apply for coverage under this plan:

- You are a WEA Trust health plan subscriber.
- You are a member of the WEAC Retired (WEAC-R) class.
- You were a WEA Trust health plan subscriber at some point during the past ten years.
- You were a WEAC member at some point during the past ten years.
- You were an employee of any Wisconsin unit of government or instrumentality of two or more units of Wisconsin government, at some point during the past ten years.
- You were an employee of one or more Wisconsin units of government or instrumentality of two or more units of Wisconsin government for a cumulative period of at least ten years. The ten years do not need to be consecutive.

Note: A Wisconsin unit of government includes but is not limited to, the state, each state agency, and any county, city, village, town, school district, technical college district, or other governmental unit.

Your Spouse’s Eligibility for Coverage

Your spouse is eligible for coverage under this plan if your spouse meets **all** of the following eligibility criteria:

- Your spouse is age 65 or older.
- Your spouse is retired from all full-time employment.
- Your spouse is **not** working for an employer covered under a WEA Trust group health plan, as a regular part-time employee, as an independent contractor or consultant with an employment arrangement, or via an employee leasing or outsourcing arrangement.
- Your spouse is enrolled in Part A and Part B of Medicare’s traditional fee-for-service program (Original Medicare Plan) and Medicare is the primary insurer of your spouse’s health care costs. **Note:** Your spouse is **not** eligible for this plan if your spouse enrolls in a Medicare Advantage (Medicare Part C) plan.

In addition, the following criteria must be met at the time your spouse applies for coverage under this plan. You must be retired from full-time employment **and** you must meet at least one of the following criteria:

- You are enrolled in the WEA-MedPlus Plan.

- You are a WEA Trust health plan subscriber.
- You are a member of the WEAC Retired (WEAC-R) class.
- You were a WEA Trust health plan subscriber at some point during the past ten years.
- You were a WEAC member at some point during the past ten years.
- You were an employee of any Wisconsin unit of government or instrumentality of two or more units of Wisconsin government at some point during the past ten years.
- You were an employee of one or more Wisconsin units of government or instrumentality of two or more units of Wisconsin government for a cumulative period of at least ten years. The ten years do not need to be consecutive.

Note: A Wisconsin unit of government includes but is not limited to the state, each state agency, and any county, city, village, town, school district, technical college district, or other governmental unit.

If you marry while you are covered by this Certificate, you may obtain coverage for your new spouse **provided** he or she meets **all** of the spousal eligibility criteria above. You must apply for coverage for your new spouse within 30 days of your marriage. Coverage for a new spouse will begin on the date of your marriage **provided** we receive the required application for coverage and premium payment within 30 days of your marriage.

When Coverage Begins

Coverage under this Certificate will not begin until we notify you, in writing, of the effective date of coverage. When coverage under this Certificate is approved, it will become effective on the first day of the month following the month in which we notify you of our approval and receive the initial premium payment. A spouse's coverage under this Certificate will not begin until we notify him or her, in writing, of the effective date of coverage.

When Coverage Ends

Your coverage under this Certificate will end on the earliest of the following dates:

- The date this plan terminates for any reason.
- The end of the period for which the last premium was paid for you.
- The date you cease to be eligible for coverage under the terms of this Certificate.
- The date Medicare ceases to be your primary insurer.
- The date on which you fail to comply with any provision of this Certificate.
- The date of your death.

Coverage for your spouse will end on the earliest of the following dates:

- The date this plan terminates for any reason.
- The end of the period for which the last premium was paid for your spouse's coverage.
- The date your spouse ceases to be eligible for coverage under the terms of this Certificate.
- The date Medicare ceases to be your spouse's primary health insurer.
- The date on which your spouse fails to comply with any provision of this Certificate.
- The date of your spouse's death.

Your covered spouse may continue coverage under this Certificate after your death or divorce as long as desired if we timely receive the required premiums. To continue coverage, he or she must notify us within 60 days of your death or divorce so that we can update our records and adjust the premium.