



Educational Service Center of Cuyahoga County
Spousal Coordination of Benefits (COB)
Policy Change - Effective January 1, 2015

As announced in June during our annual benefit enrollment period, the ESCCC will implement the following change in an effort to help control the ever increasing cost of healthcare. The following policy change applies to all employees covered under the ESCCC medical plans beginning January 1, 2015.

If an employee's spouse is eligible to participate, as a current employee, self-employed individual (other than a sole proprietor) in a business or organization (e.g. partner, member), or as a non-Medicare eligible retiree in group health insurance and/or participating drug insurance sponsored by his/her employer, business, organization, or any retirement plan, the spouse will be considered ineligible for medical coverage through the ESCCC.

At this time (and at each subsequent annual benefit enrollment period prior to our July 1 renewal) if you are enrolled in one of ESCCC's medical plans with Employee/Spouse or Family coverage, you must certify whether your spouse has access to other medical coverage. Falsification may result in termination of benefits and/or disciplinary action up to and including termination.