

ARUP SPOUSAL PLAN (SPLAN)



Have health insurance through your spouse or another employer? You may be able to waive ARUP medical coverage and enroll in SPLAN. SPLAN helps reimburse eligible healthcare expenses when you are covered under another employer-sponsored medical plan.

WHAT CAN SPLAN REIMBURSE?



Prescription costs



Deductibles



Higher premium costs
if your alternate plan costs
more than ARUP's coverage
(up to plan limits)



Copays



Coinsurance

PREMIUM BENEFIT

ARUP pays premium over the following amounts

	EMPLOYEE ONLY	\$110 /Month
	EMPLOYEE PLUS ONE	\$195 /Month
	FAMILY	\$270 /Month

Based on full-time employee rates

AM I ELIGIBLE?



YES



You waive ARUP medical coverage



You enroll in your spouse's or another employer's medical plan



The plan is employer/sponsored group medical coverage



NO



You participate in a Health Savings Account (HSA)



Your coverage is Medicare



Your coverage is Retiree TRICARE



Your coverage is an individual marketplace plan



Your spouse does not have access to employer-sponsored coverage

HOW IT WORKS

1



ENROLL

Enroll in your spouse's or another employer's medical plan

2



RECEIVE CARE

Use your alternate insurance when visiting doctors, pharmacies, or healthcare providers

3



RECEIVE YOUR EOB

Your insurance company processes the claim and sends you an Explanation of Benefits (EOB)

4



SUBMIT TO NBS

Upload your EOB or pharmacy receipt to National Benefit Services (NBS)

5



GET REIMBURSED

Eligible expenses are reimbursed through SPLAN

GOOD TO KNOW



You can still use the ARUP Family Health Clinic



You can still enroll in ARUP dental and vision coverage



If you lose your alternate coverage, you may enroll in an ARUP medical plan within 30 days of a qualifying event

EXAMPLE

Sarah chooses coverage through her spouse's employer instead of ARUP medical coverage.



During the year she pays:

- \$600 toward her deductible
- \$250 in copays
- \$150 in prescription costs

She submits her EOBs to NBS and receives reimbursement for eligible expenses through SPLAN.

QUESTIONS?

ARUP Benefits team

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THE BOTTOM LINE

If you choose another employer's medical plan instead of **ARUP's, SPLAN** helps reduce your out-of-pocket costs.

