

## Working Spouse Incentive Program

In January of 2011, the Fund created a new benefit for Mo-Kan spouses who carried primary medical and pharmacy insurance coverage through their employer.

This benefit entitles a “working spouse” to a reimbursement of up to \$200.00 every month for the employee only premium paid to retain primary coverage through their employer.

The Fund strongly encourages all spouses with the opportunity to enroll in an employer sponsored plan at their place of employment, in order to take advantage of this benefit.

**Carefully review your spouse's options to see if the program can benefit your household.**

## How does the Program work?

### Benefit Details:

- **Spouses may apply on a monthly basis and the incentive applies to both Medical and Pharmacy coverage only.**
- **Spouses must complete a Spousal Verification form in order to apply the first time.**
- **Subsequent requests require the member to submit a Reimbursement Request form every month.**
- **In order to receive reimbursement, proof of premium payment must be received.**

## Would you like to be compensated for having dual coverage?

The average monthly premium for an employer sponsored health plan is currently \$186.52.

**Mo-Kan's monthly reimbursement benefit of up to \$200.00 would cover this average premium in full!**

Furthermore, the yearly out-of-pocket savings that can occur when a spouse has dual coverage could be significant.

Also, since implementing the program in 2011, the plan has saved approximately \$850K. In this time of rising health care costs and plans having to cut back on benefits, savings like this help Mo-Kan maintain its current benefits.

For more information about the Working Spouse Incentive Program, please visit our website at: [www.mokansheetmetal.org](http://www.mokansheetmetal.org) or call 816-531-0334 or 866-531-5488.

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