

**INTERNAL COORDINATION OF HEALTH INSURANCE BENEFITS
FOR COUPLES BOTH EMPLOYED BY USU
FY 2010-2011**

When a husband and wife are both employed at Utah State University in benefit eligible positions, and wish to cover themselves and other eligible dependents with medical and dental insurance coverage, the "Dual-Employed Application for Enrollment" form must be utilized. The spouse that falls in the lowest salary tier should be entered as the primary applicant and the other USU-employed spouse should be entered as the dependent spouse.

Under this arrangement, full coordination of benefits is extended to all enrolled family members according to the definition of the Plan, with the following provisions:

- The deductible for participating provider services will be \$375 per person/ \$750 per family in the Wellness (White) Option.
- The deductible for participating provider services will be \$250 per person/\$500 per family in the High Premium (Blue) Option.

- The Copayment for office visits will be \$10.00 per visit.

- The Coinsurance amount for Prescriptions is:
 - \$1.25 Generic
 - 9% Formulary
 - 14% Non-formulary

- All other coverage will be fully coordinated by Plan definition.

- Each spouse must be enrolled in the same plan option (High Premium (Blue) or Wellness (White)).