

## **Memo Announcing Spousal Eligibility for Medical Insurance Coverage**

To: All Employees

RE: Spousal Eligibility for Medical Insurance Coverage

Date: November 15, 2020

As you may be aware, health care costs have been increasing substantially over the years, and though we have been able to maintain consistent levels of health plan coverage and employee contributions for years, at this time we must modify eligibility for coverage to allow Financial Planning Ministry to continue offering health insurance benefits.

Starting January 1, 2021, spouses who are employed and offered health insurance coverage by their own employer or covered by a federal health insurance program are no longer eligible to participate in Financial Planning Ministry's group plan.

This announcement is meant to notify employees whose spouses are currently enrolled but may lose coverage starting January 1, 2021. If your spouse is no longer eligible, your spouse will be eligible to enroll in his/her employer's group plan within 30 days of losing coverage but please act quickly.

Enrollment materials will be provided to all employees in the upcoming days. You are encouraged to carefully review the enrollment options to ensure your health insurance selection meets your needs and your budget. Please do not hesitate to contact [Grace@fpm.org](mailto:Grace@fpm.org) for any questions regarding the plan options available to you or to request additional information.