

# WHAT IS A COMBINED HOUSEHOLD AND HOW IT WORKS

## **1. What is a Combined Household?**

A Combined Household will be set up when two employees married to each other both enroll for BPS medical coverage and enroll children.

When their information is sent by file to CIGNA, they're sent as a family under the social security number of the employee who's covering the children. Their ID cards from CIGNA will show the employee covering the children as the *primary* card holder and the other employee and children as *dependents*.

### Example:

- Sara Demo elected Employee-only medical coverage in the BPS Health Plan.
- Jack Demo, her spouse, elected Employee-plus-children coverage (two children) in the BPS Health Plan.
- Jack will be the primary card holder as he is the one covering the children. The ID cards from CIGNA will be in *his* name, and Sara and the children will receive ID cards in their own name but be considered dependents of Jack.

## **2. Why create a Combined Household status?**

This unique status was created so this group of employees would be subject to only the Family Out-of-Pocket maximum (OOP) rather than the Family *plus* Employee-only OOP for the year. (Family = 2 or more covered individuals.)

### For example, using the Gold Plan:

Employee Only OOP = \$5,500    Family OOP = \$11,000

Instead of one employee having a \$5,500 OOP and the other having an \$11,000 OOP they are treated as a family and, therefore, only subject to the \$11,000 OOP (rather than \$16,500).

### How medical appears in BPS

#### Benefits System

Sara, EE only  
Jack, EE & children

### How medical appears at CIGNA

Shows all enrolled under Jack, who is the primary  
> Sara and the children are dependents.

Max OOP = \$11,000