

**From:** Alana Batzianis <ABatzianis@sdrma.org>  
**Subject:** Surviving Spouse Medical Coverage  
**Date:** April 11, 2012, Week 15 3:17:44 PM PDT  
**To:** undisclosed-recipients;

1 Attachment, 1 KB

Good afternoon,

It has come to SDRMA's attention that some medical benefits groups offer or would like to offer medical coverage for a Surviving spouse of a deceased active or retired employee. It has been determined that a surviving spouse is a valid eligible member. However, offering medical coverage to a Surviving spouse is at the discretion of the employer group. If you already offer or would like to offer Surviving spouse coverage the following are guidelines that need to be followed:

1. Surviving spouse would pay the active single rate or if a retiree the retiree single rate. If there are dependents the rate tier would be set accordingly.
2. Employer must contribute to the coverage as they do for employees.
3. If the employer contributes to the retiree plans for Surviving spouses then they can also continue to be covered under the retiree rate.
4. If the employer does not contribute then the surviving spouse would have to move to cobra with 36 months of offered coverage.
5. Every group must let SDRMA know if they cover surviving spouses.
6. Groups are not mandated to offer Surviving spouse.
7. Finally, the group needs to have a provision written in their plan documents/contracts between the employee and employer, and cannot be something that is done as a one off or a case by case basis. This provision is to ensure that the practice is well documented which in turn should result in protecting the group from discriminatory practices and exposure to future legal issues.

If you could please respond to this email for our records stating whether you would like to offer Surviving spouse coverage or not that would be greatly appreciated. If you have any questions or concerns please do not hesitate to ask.

Thank you and have a great day!  
Alana

Alana Batzianis  
Health Benefits Specialist



Special District Risk Management Authority  
1112 I Street, Suite 300  
Sacramento, California 95814  
Tel: 916.231.4141 Fax: 916.231.4111  
Toll Free: 800.537.7790

[www.sdrma.org](http://www.sdrma.org)

A proud CSDA Alliance partner.  
California Special Districts Association  
Special District Risk Management Authority  
CSDA Finance Corporation

**P Please consider the environment before you print**

STATEMENT OF CONFIDENTIALITY | This electronic message and any files or attachments transmitted with it may be confidential, privileged, or proprietary information of the Special District Risk Management Authority. The information is solely for the use of the individual or entity to which it was intended to be addressed. If the reader of this message is not the intended recipient, you are hereby notified that use, distribution, or copying of this e-mail is strictly prohibited. If you received this e-mail in error, please notify the sender

immediately, destroy any copies, and delete it from your system.