



Frequently Asked Questions about Qualified Family Members (Spouses and Dependents Under-65)

Delta Pilot's VEBA Q&A II

Q. If I have been on Medicare for more than 24 months or I am over 67 years old, is my spouse that is under 65 still eligible to participate in the HCTC program?

A. Unfortunately, the current program does not provide HCTC eligibility for Spouses or Dependents of Retirees who have been on Medicare for more than 24 months. Cone Insurance Group hopes to work with the DP3 organization along with the other NRLN companies/members to promote the expansion of this program to Spouses and Dependents under 65, until the Spouse eventually reaches the age of 65. The DP3 VEBA Board is not eligible to lobby on behalf of this effort due to their tax exempt status, but are supportive of the work that needs to be done to make improvements to the program in the future.

Q. I am a Retiree who has been on Medicare for less than 24 months, with a Spouse that is under 65. My spouse is currently enrolled in the HCTC program and I want to know what will happen to my spouse's coverage for 2011 if the legislation does not get reauthorized before the end of the year?

A. If you are enrolled as the Medicare retiree, then your spouse/dependents will no longer be eligible to receive the 80% HCTC subsidy if the ARRA legislation pertaining to the HCTC is not reauthorized to continue past December 31, 2010. The IRS-HCTC will make a payment in December for your family member's coverage if you are currently enrolled in a plan; however, you will receive a notification in December for the cancellation from the monthly HCTC program. Your family member will continue to stay eligible for the HCTC for the January coverage, but in future months will be required to pay 100% of the cost unless the IRS-HCTC becomes reauthorized in the future to include qualified family members of those retiree's over the age of 65, but under the age of 67.

Q. If the QFM plan is not reauthorized before December 31, 2010, but it does get reauthorized in January or February of 2011, can I just pick up where I left off paying my 20% or do I have to complete a new enrollment form and pay the 100% for 1-2 months again to get back in the program?

A. If Congress extends the legislation after December 31, 2010, the HCTC Program will need to assess the language of the legislation and determine how to implement any changes. The IRS-HCTC cannot say at this time what the process will be.

Q. When will I be notified that I am no longer eligible for the HCTC subsidy through the QFM program?

A. Notifications will be sent by the IRS-HCTC in early December 2010.

Q. My husband is over 67 and I am 60; what can be done for those of us that are having to pay 100% of the cost of our healthcare and do not qualify for the IRS-HCTC? Can we lobby to get this change implemented to not have an age restriction for the eligible spouse or dependents who are under 65?

A. Cone Insurance Group will be working with the IRS-HCTC and the various retiree groups we work with to lobby for changes to the program in the future as we work to educate our representatives in Washington about the importance of changing the QFM program from a 24 month limit to permanent.