

Working Spouse Surcharge

The University of Delaware is committed to maintaining the affordability and sustainability of its healthcare program. To help offset the cost of covering spouses who have access to other employer-sponsored medical plans, UD may apply a surcharge to employees who enroll their spouse in coverage. To determine the applicability of the surcharge UD previously required submission of the Online Spousal Coordination Form. This form is now referred to as the Working Spouse Surcharge Verification Form, but it continues to be a requirement for spousal enrollment. A monthly **surcharge** will apply to employees who elect to cover a spouse meeting the criteria outlined below.

Employees who choose to enroll a spouse in the University's medical plan may be subject to a **\$200 per month surcharge (\$100 per pay period for 24 pays)** if:

- The spouse is eligible for group medical coverage through their employer and is responsible for 50% or less of the premium for the lowest-cost employee-only plan available to them; or
- The spouse is retired and has access to a health plan through their former employer or retirement plan and is responsible for 50% or less of the premium for the lowest retiree-only plan available to them.

This surcharge is **in addition to** the standard medical plan premium.

Employee Responsibility:

During the **open enrollment period**, employees and retirees must complete the Working Spousal Surcharge Verification Form to indicate whether their spouse has access to employer-sponsored or retiree medical coverage. If no action is taken, and the spouse is enrolled in the University's plan, the surcharge will automatically apply.

Encouragement to Explore Other Options:

The University encourages individuals with access to other employer-sponsored group insurance to explore all available medical plans. Evaluating different plans will help ensure employees and their families make the best financial and coverage decisions while supporting the continued affordability of the university's healthcare program.

The Spouse Surcharge will not apply:

- If you and your spouse are BOTH employed at the University and are both covered on the University health plan under either you or your spouse's coverage.
- If both you and your spouse are retired with **primary** retirement benefits through the University.
- If you are an active UD employee and your spouse is a UD retiree with primary retirement benefits through the University.
- If your spouse is eligible and/or enrolled in Medicare, is not offered coverage through another employer, and/or is not actively working.
- If your spouse is a retiree, and not offered retiree health insurance through their former employer.
- If your spouse is self-employed, regardless of whether or not they offer insurance to their employees.
- If your spouse is working part-time.
- If your spouse has insurance available through their own employer, but the employer makes NO contribution toward the cost of the insurance.
- If your spouse is a graduate student at the University; even though they are offered insurance, they are considered a student, not an employee of the university.
- If your spouse is not employed.
- If your spouse is enrolled in health insurance through their employer (current or former employer if retired) and is responsible for 50% or less of the premium for the lowest employee-only plan available to them, and you choose to also enroll them under the University's health plan as secondary coverage.

The Spouse Surcharge will apply:

- If your spouse is offered health insurance through their employer (current or former employer if retired) and is responsible for 50% or less of the premium for the lowest employee-only plan available to them, but **declines** their employer's coverage.
- If your spouse is working at an employer who offers group health insurance (current employer or former employer if retired), but has **declined** that coverage and wants to remain on the University health plan.
- If your spouse is eligible and/or enrolled in Medicare Part B, but is still actively working at their own employer, who offers group health insurance and is responsible for 50% or less of the premium for the lowest employee-only plan, but **declines** coverage.

Life Status Change:

If your spouse's coverage status changes - e.g. they lose or obtain health coverage through their employer, you must report the change by completing the [Working Spouse Surcharge Verification Form](#) within 30 days of the coverage status change. Failure to notify Human Resources within a timely manner will result in the surcharge being applied.

If your spouse's employer has a different plan year than the University and their enrollment period is over, IRS rules will likely allow enrollment due to the qualified change in status, so long as the change is made within 30 days of dropping coverage. Your spouse should contact their employer for help. However, if your spouse's employer has a different plan year and does not allow for this change, the surcharge will not apply until your spouse's new plan year begins. At that point, if you choose to continue covering your spouse you will be charged the surcharge unless you complete the Working Spouse Surcharge Verification Form within 30 days of the start of your spouse's benefits plan year.

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