

SPOUSAL SURCHARGE FREQUENTLY ASKED QUESTIONS

Spousal Surcharge Basics

1. What is a Spousal Surcharge?

- A spousal surcharge is an extra charge that an Archdiocesan employee pays for electing to insure a spouse who has subsidized health insurance coverage available to them through their own employer.
- The Archdiocesan spousal surcharge is an added charge of \$200 **per month** to the usual employee contribution for health insurance.
- For a list of the current Archdiocesan health insurance premium rates please visit www.archstl.org/hrbenefits

2. Why did the Archdiocese of St. Louis implement a Spousal Surcharge policy?

The spousal surcharge encourages those who have medical coverage available through their employer to take advantage of that coverage. The Archdiocese Employee Benefit Plan is self-insured and helps pay the cost of each member's healthcare coverage and actual claims. If the employee's spouse moves to their employer's plan and uses that benefit instead, it saves the Archdiocese the cost of the claims and will help keep our medical plans more affordable. The Archdiocese establishes its premiums on the basis of the cost of the actual claims which ultimately makes the plan more affordable to the employee.

3. What is a Spousal Surcharge Employee Attestation?

An employee's attestation is the employee's acknowledgement that any information provided regarding their spouse's employment status is true and complete to the best of their knowledge. The attestation also recognizes that if the spouse's group health insurance status changes, it is the employee's responsibility to notify their employer's business manager/local benefits contact **within 31 days of such change**. It is also the employee's responsibility to ensure on a timely basis that their paycheck withholding correctly reflects any surcharge exemption. Any false statements, as it relates to their spousal health insurance, shall be considered grounds for disciplinary action up to and including termination. The attestation also permits the Archdiocese to verify that the information provided is correct.

Throughout the year, if your spouse experiences a qualified event change in insurance eligibility at their employment, you will be able to change your exemption status.

4. How do I submit a new or changed Spousal Surcharge Attestation?

- By completing the *Spousal Surcharge* section on ArchHRbenefits regarding any changes **within 31 days of the event**.
- During Open Enrollment*, changes and attestations are elected through ArchHRbenefits.

**See the Spousal Surcharge Open Enrollment Online Action section in this document for additional Open Enrollment instructions.*



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5. What are the exemptions to the Spousal Surcharge?

The spousal surcharge fee will *not* be added if the Spousal Surcharge Exemption is submitted *on time* and *the enrolled spouse is designated as one of the following*:

- My spouse is not employed.
- My spouse is self-employed, without employer-subsidized health insurance coverage, and is not eligible for employer subsidized health insurance.
- My spouse is employed with an Archdiocese of St. Louis parish, agency, or school.
- My spouse is employed and is not eligible for his/her employer's health insurance coverage.
- My spouse is employed and my spouse's employer does not offer health insurance coverage.
- My spouse is employed and is eligible for his/her health insurance coverage but the full premium cost is paid by the employee. There is NO employer contribution toward the cost of the health insurance.

Effective Dates & Billing Rules of the Spousal Surcharge

6. When does the Spousal Surcharge go into effect?

If you are not exempt from the surcharge and you and your spouse enroll in the Archdiocese Health Insurance Plan, the effective date of the surcharge fee would be the same as the effective date of enrollment with health insurance coverage.

- If you are a new hire, the effective date of your health insurance and spousal surcharge fee is the 1st of the following month.
- If enrolling due to a qualifying event and the effective date of your health insurance enrollment is on or between the 1st and the 15th of any given month, you owe the full health premium and spousal surcharge for that month.
- If enrolling due to a qualifying event and the effective date of your health insurance enrollment is on or after the 16th of any given month, you do not owe any health insurance premium or spousal surcharge for that month.
- This amount is deducted on a pre-tax basis just as your health insurance employee contribution is deducted on a pre-tax basis. There is no after-tax option.
- There is no prorating of the health insurance premium or the surcharge.
- The Archdiocese will not be retroactively reimbursing anyone for surcharge amounts already paid.

7. What happens if I am paying the Spousal Surcharge Fee and fail to change my employee attestation to a Spousal Surcharge Exemption?

The Archdiocese will **not** be retroactively reimbursing for surcharge amounts already paid. You will be exempt from the surcharge **after** the change to the surcharge has been made on [ArchHRbenefits](#) marking the spousal surcharge exemption **and** according to the aforementioned payroll deduction rules.

Spousal Surcharge Open Enrollment Online Action

8. When is the Archdiocese of St. Louis Annual Open Enrollment period?

Typically the first two weeks in May.

- ✓ If you elect to cover your spouse, you will need to review your spouse's surcharge eligibility every Open Enrollment period.
- ✓ If you need to make a spousal surcharge fee or exemption change, you will need to go online through [ArchHRbenefits](#) during Open Enrollment to make a change.
- ✓ Changes during the annual Open Enrollment period are effective July 1.

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9. If you already have your Spousal Surcharge Employee Attestation of a fee or exemption in place prior to July 1, will I need to do anything at Open Enrollment each year?

- First, please review your spouse's employment status and eligibility for coverage at this time.
- If your appropriate spousal surcharge fee or exemption is not changing, no action is required.
- If you need to make a spousal surcharge change, go online to [ArchHRbenefits](#) to change your election.

10. If I am cancelling my spouse's coverage on the Archdiocese health insurance plan during Open Enrollment, do I need to do anything in regards to canceling the Spousal Surcharge?

If you are removing your spouse from your health insurance plan effective July 1, you would continue through the online Open Enrollment screens and click on "Not Covering a Spouse" in the spousal surcharge screen.

11. What happens if I fail to go online during Open Enrollment and elect the Spousal Surcharge Exemption?

- Your payroll deduction will continue to automatically include the \$200 monthly spousal surcharge for your spouse's Archdiocesan health care plan.
- Outside of Open Enrollment, you may login to [ArchHRbenefits](#) for any new benefit enrollments or changes.
- Additionally, in the event employees do not complete the Spousal Surcharge election accurately, they may be subject to their coverage under the plan being terminated or they may be subject to other disciplinary actions up to and including termination.

[Spouse's Employment and Medical Coverage Eligibility Status](#)

12. My spouse is currently between jobs. Can I enroll my spouse while they are job searching?

Yes, you can enroll your spouse in the Archdiocesan health plan without a spousal surcharge while they are unemployed. However, if at any time your spouse becomes eligible for coverage through a new employer, you must login to [ArchHRbenefits](#) and change your spousal surcharge status **within 31 days** of your spouse's eligibility in the new employer's plan.

13. What happens if my spouse finds a new job and I forget to notify the Office of Human Resources and they remain enrolled in the Archdiocese Plan with the Spousal Surcharge Exemption?

You owe your employer the cost of the spousal surcharge for however many months your spouse was enrolled while they were eligible for insurance through their own employer. It is the responsibility of each employer to resolve issues such as these.

14. What if my spouse is going to school and is eligible for a student health plan from the school?

The spousal surcharge only applies to spouses who are actively employed and eligible for group medical coverage through their employer. If your spouse is eligible for coverage as a student, they would be eligible for the Archdiocesan health care plan and you are eligible for an exemption. If you previously elected an exemption, no action is required of you. If your spouse's student status has changed and now you want to apply for an exemption or need to pay the fee, please go online to [ArchHRbenefits](#).

15. What if my spouse and I are both Archdiocesan employees?

If you are married to a benefit eligible Archdiocesan employee, you are eligible for an exemption.

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16. What if my spouse has to pay 100% of his insurance where they work?

You are eligible for an exemption. You will only have to pay the \$200 monthly spousal surcharge if your spouse has access to employer-subsidized coverage, where the employer is paying part or all of the insurance plan costs. To find out if your spouse's employer is paying part of the plan cost, your spouse should ask their HR/benefits representative.

17. Is my spouse required to enroll other family members into his/her employer sponsored group medical coverage?

No. Dependent children up to the age of 26 years old are still eligible to enroll in the Archdiocesan health insurance plan without the additional surcharge.

18. Whose health insurance plan will cover my children, the Archdiocesan plan or my spouse's employer's plan?

If your spouse's employer provides coverage for children and your children meet the eligibility requirements for both plans, you and your spouse will need to decide as to which plan(s) to enroll in. We recommend comparing the key features of both plans, to help with your decision.

19. My spouse's employer holds open enrollment at a different time of the year. What should we do?

The Archdiocese of St. Louis Open Enrollment may be a qualifying life event for your spouse to enroll in their employer's health insurance plan. Your spouse should ask their employer's HR/Benefits representative if they can enroll due to the Archdiocesan Open Enrollment or due to this significant cost change, effective July 1. You can login to [ArchHRbenefits](#) to enroll or cancel insurance as a qualifying life event, in this case.

20. What happens if my working spouse's group medical coverage is terminated because they lose their job? Does my spouse have to elect and exhaust COBRA/Continuation of Coverage before being eligible for enrollment in the Archdiocesan health plan?

A spouse is not required to elect COBRA/Continuation of Coverage. If a spouse loses other coverage due to losing their job, this qualifies as a life event, and the spouse can then be enrolled in the Archdiocesan plan. To enroll and be exempt from the surcharge, the employee must login to [ArchHRbenefits](#) and mark the Spousal Surcharge Exemption, **within 31 days** of the spouse losing coverage.

21. Does my spouse's Medicare coverage have any bearing on the Spousal Surcharge?

No, Medicare eligibility or coverage is neither a reason for a spousal surcharge exemption nor a cause for the surcharge fee. Medicare has no bearing on the Spousal Surcharge Policy.

22. If I am in the Archdiocesan Early Retiree Plan or the Continuation of Coverage Plan, am I subject to the Spousal Surcharge?

You are exempt from the spousal surcharge since you pay the full premium.

Questions?

Please email any Benefits questions to benefits@archstl.org or call the Office of Human Resources at 314-792-7546 and we will be happy to assist you.