

Spouse surcharge (medical plans only)

A Spouse Medical Plan Surcharge Affidavit is required every year. Regardless of the medical plan you select, if you enroll your spouse in your 2018 medical plan, your premium cost could be higher. The spouse surcharge does not apply to dental or vision coverage.

The spouse surcharge *will apply* if:

1. Your spouse's employer offers a medical plan and your spouse did *not* enroll in that plan; and
2. You cover your spouse in your employer PPO medical plan or HDP; then
3. A \$200 per month spouse surcharge will apply to the cost of covering your spouse on your employer medical plan (deducted from payroll).
4. The surcharge will also apply if you fail to turn in the required Spouse Medical Plan Surcharge Affidavit or if you were late turning it in.

For purposes of the spouse surcharge, the spouse's employer plan must be an affordable medical plan with minimum essential coverage (MEC) as defined by the Affordable Care Act (ACA).

The spouse surcharge *will not apply* if:

1. Your spouse is enrolled in *both* his/her employer medical plan (proof of enrollment required) *and* your PPO plan or HDP; or
2. Your spouse does not work outside the home and has no access to employer coverage; or
3. Your spouse's employer does not offer medical coverage or your spouse is not eligible for that coverage; or
4. Your spouse's other coverage is Medicare, Medicaid, TRICARE or care received at a VA facility; and
5. You turned in the required Spouse Medical Plan Surcharge Affidavit on time.

Required time-sensitive enrollment action

During annual enrollment, any employee who covers his/her spouse must sign a Spouse Medical Plan Surcharge Affidavit attesting to the spouse's access to employer medical plan coverage through his/her employer, regardless if he/she enrolled in that coverage. Your employer may allow you to sign the Affidavit online when you enroll in coverage. Other employers require a paper form. More information and a copy of the form will be in the Annual Enrollment Packet and at pebcinfo.com.

Spouse's employer enrollment period

While many plans are calendar-year plans (like yours), some are not. If your spouse's employer plan is not a calendar-year plan, and your spouse did not enroll in his/her employer plan during your spouse's annual enrollment, your spouse should check with his/her employer now to see if it is still possible to enroll. If the employer's plan rules do not allow enrollment, then the spouse surcharge applies until your spouse's employer coverage is effective.

Spouse Medical Plan Surcharge Affidavit due by December 31, 2017

If you enroll your spouse in your PPO plan or HDP, a spouse surcharge will be automatically deducted from your 2018 payroll check unless your spouse enrolled in his/her employer medical plan and you turned in the Affidavit on time.

Don't delay. Turn in the Affidavit as soon as possible and before December 31, 2017.

The surcharge will apply for each month an Affidavit was not turned in (even if the surcharge does not apply or if it was turned in late) or if you fail to notify your employer of a change which would have triggered or stopped the surcharge.