Spousal Surcharge Form

Employees who choose to cover his/her Spouse on a Chart medical plan, and the Spouse has other coverage available at a cost of less than $250 per month for single coverage, will be subject to an additional payroll deduction. The actual amount of the surcharge is listed below.

	Monthly	Weekly	Bi-Weekly
Spousal Surcharge Amount	$100	$23.07	$46.15

Please complete this form and return to Human Resources by the end of the election period. *If you do not return this form, it is assumed your spouse has health coverage available elsewhere and the spousal surcharge will be deducted from your paycheck.*

Employee Name:_____Employee ID: (file number or SSN)_____

1. Is your Spouse employed?
   ❒Yes (if yes, complete question #2)
   ❒No (if no, please sign and return this form)

2. If yes, please complete the following. You are required to have your Spouse's employer sign this form.

   Spouse Name: _____

   Spouse Employer: _____

   Spouse Employer Phone Number:_____

   Employer, is health insurance available to the above named Spouse of our employee?

   ❒No ❒Yes
   If yes, monthly cost for single coverage $_____
   When is your normal open enrollment period?_____

   _____ _____ _____
   Employer Representative Title Date

Employee Certification

My signature below indicates the facts set forth on this form are true and complete to the best of my knowledge. I also understand that if my Spouse's group medical insurance coverage status changes, it is my responsibility to notify Human Resources within 30 days of such change. Any false statements on this form or on future forms as it relates to spousal health information shall be considered grounds for discipline, up to and including termination.

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Employee Signature & Date: _____

SPOUSAL SURCHARGE FREQUENTLY ASKED QUESTIONS

1. What is a spousal surcharge?
A spousal surcharge is a charge that applies to employees whose covered spouse has access to medical coverage through his or her own employer, unless the spouse is employed by Chart. Chart employees who are married to other Chart employees, claimed as a dependent on their Chart medical plan, do not have to pay the surcharge.

2. My spouse is unemployed. Do I have to pay the surcharge?
No.

3. My spouse is self-employed and has no group coverage. Do I have to pay the surcharge?
No.

4. My spouse is retired and has coverage based on his retirement. Do I have to pay the surcharge?
Yes. Your spouse does have health care coverage elsewhere and therefore the surcharge applies.

5. My spouse and I both work for Chart and I have my spouse as a dependent on my plan. Do I have to pay the surcharge?
No.

6. My spouse has enrolled in medical benefits through his/her employer and is not covered on my Chart medical plan. Do I have to pay the surcharge?
No.

7. My spouse has medical benefits through his/her employer but the cost is over $250 per month for single coverage. Do I have to pay the surcharge?
No. Chart has established a rule that if the cost for a spouse to enroll in single coverage through his or her employer and the cost is $250 or more per month, the surcharge will not be applied.

8. My spouse has enrolled in medical benefits through his/her employer and I have ALSO elected to cover my spouse on my Chart medical plan. Do I have to pay the surcharge?
Yes. Your spouse does have health care coverage elsewhere and therefore the surcharge applies.

9. If my spouse does not have a job during Chart's annual enrollment but starts working after I have elected to cover him/her under Chart, do I have to pay the surcharge?
Yes, you need to notify Human Resources of this change. Please note that if your spouse becomes employed after the plan year begins, this is a family status change that will allow you to make new elections under the plan. For example, you could choose to terminate your spouse's coverage under Chart's plan and he could become covered under his employer's plan.

10. Can I remove my spouse from my plan if his/her plan year has already begun?
You and your spouse can change your status during either of your annual enrollment periods. In addition, changing your spouse's coverage at Chart may trigger a family status change at his/her employer. Chart considers changes during a spouse's annual enrollment at their employer a qualifying event, but other companies' policies may vary. Check with your spouse's employer to see if Chart's annual enrollment is considered a family status change.

11. What if my spouse's employer will not allow him/her to join their plan because it is not their open enrollment period?
You will not be charged the fee until such time as your spouse may join his/her employer's plan, or during the next open enrollment period. You must report your spouse's open enrollment period to Chart now and we will automatically deduct the fee from your paycheck as of the open enrollment period. It is your responsibility to ensure your spouse enrolls in their employer's plan and that you notify Chart of the change in status to avoid the fee.