Working Spouse Premium FAQ

1. What is the working spouse premium?
   The working spouse premium is a charge in addition to your contribution for medical coverage each pay period for a spouse who is working and eligible for medical coverage through his or her employer.

2. How much is the working spouse premium?
   For 2018, the premium amount is $50 per pay period ($1300 annually).

3. Is the Working spouse premium deducted before or after taxes?
   The premium is deducted pre-tax, as part of your deduction for medical coverage.

4. Why is Carilion Clinic implementing a working spouse premium?
   The working spouse premium encourages those participants eligible for other group health coverage to take advantage of that coverage.

   Before you make your 2018 elections, discuss your options with your spouse or domestic partner. It may be a better option for your spouse or domestic partner to take advantage of his or her own employer coverage instead of enrolling in the Carilion Clinic Medical plan.

5. Who has to pay the working spouse premium?
   The working spouse premium applies to any spouse or domestic partner enrolled as a dependent in the Carilion Clinic medical plan unless one of the following applies:
   - Your spouse/domestic partner is not employed and does not have access to employer-sponsored group health coverage
   - Your spouse/domestic partner is self-employed and does not have access to employer-sponsored group health coverage
   - Your spouse/domestic partner is eligible for coverage in the Carilion Clinic medical plan as an employee, but you choose to cover both of you
   - Your spouse/domestic partner is employed but the employer does not offer medical coverage, or your spouse/domestic partner is not eligible for coverage due to employment status or number of hours worked

6. How will Carilion know if my spouse/domestic partner has other coverage available?
   You will be asked to complete an Employee Statement in My Total Access and certify the employment status of your spouse or domestic partner.

   If you certify that your spouse is employed but the employer does not offer coverage, or your spouse/domestic partner is not eligible for coverage, you will be required to submit the Working Spouse Premium Request for Waiver form, including Section II completed by your spouse/domestic partner's employer, to request a waiver of the working spouse premium.

   If you certify that your spouse/domestic partner is also a Carilion employee eligible to cover themselves in the medical plan, but you choose to cover both of you, you will be required to submit the Working Spouse Premium Request for Waiver form and provide your spouse's information to request a waiver of the working spouse premium.

If you certify that your spouse/domestic partner is not employed, retired or is self-employed, no additional documentation is needed at this time. You may be asked to provide documentation verifying your spouse/domestic partner's employment status at any time.

7. Does the working spouse premium apply to a dependent child who is eligible for coverage through another health plan, such as my spouse's plan?
   No, the working spouse premium only applies to spouses and domestic partners enrolled in the Carilion Clinic medical plan.

8. Does the working spouse premium apply to dental or life insurance coverage?
   No, the working spouse premium only applies to spouses or domestic partners enrolled in the Carilion Clinic medical plan.

9. What if my spouse/domestic partner is also employed by Carilion and eligible for coverage in the employee medical plan?
   If your spouse/domestic partner is also employed by Carilion and is eligible for medical coverage as an employee, you should complete the Working Spouse Premium Request for Waiver form and provide your spouse's information to request a waiver of the working spouse premium.

10. What if I submit documentation later in the year that my spouse/domestic partner didn't have access to employer-sponsored group health coverage?
    You can submit documentation later in the year, and your premium will be adjusted going forward. If your documentation is submitted by the 15^{th} of the month, your premium will be adjusted as of the first of the following month.

11. Does the surcharge apply if my spouse is eligible for Medicare?
    It depends. If your spouse is still working, and has access to employer-sponsored group health coverage, the surcharge will apply if you enroll him in Carilion's medical plan.

12. What if my spouse/domestic partner resigns or loses his job and is offered COBRA? Is COBRA considered employer-sponsored group health coverage?
    COBRA coverage is not considered employer-sponsored group health coverage. If your spouse or domestic partner resigns or loses his job and is offered COBRA, you should contact Human Resources within 31 days to make changes to your benefits.

13. What if my spouse's eligibility for coverage changes during the year?
    We understand that changes to a spouse/domestic partner's eligibility for medical coverage may happen at any time during the year. If that happens, it is your responsibility to notify Human Resources within 31 days to make changes to your benefits.