



Basic Highlights of Spousal Surcharge Policy

The spousal surcharge is an added charge of \$125 per month to the usual employee contribution for health insurance.

The health insurance plan still has a spousal surcharge, whereby employees will pay an additional cost to cover a spouse who is eligible for health insurance coverage through their own employer. Spousal surcharges are common among employers and assist in managing health plan costs.

What are the Exemptions?

In general, the spousal surcharge fee would not be added if the Spousal Surcharge Exemption was submitted on time and the enrolled spouse is 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.

Note: If someone's spouse is enrolled in Medicare due to retirement, the fee is exempt.

How to Elect an Exemption:

An employee either elects their spousal surcharge exemption online using Employee Self Service during Open Enrollment and/or, in the event of a new hire or a qualifying event, the employee completes the second page of the Employee Health Insurance Form and gives it to their Benefits Administrator.

For more information, please see the Spousal Surcharge Frequently Asked Questions (FAQ) document.