



## **Working Spouse Surcharge FAQ July 1, 2019 – June 30, 2020 Plan Year**

The Company believes that employees' spouses who are employed elsewhere should enroll in the healthcare plans provided by their own employers. Employees who choose to enroll their working spouses in a Green Diamond medical plan will be required to pay a monthly premium surcharge of \$100 (in addition to the normal medical plan premium).

### **When the surcharge will and will not apply:**

- The surcharge will apply to spouses who enroll in a Green Diamond plan but also have access to healthcare coverage through their employers. The surcharge will apply regardless of the level of benefits offered by the other employer, from basic catastrophic to very rich plans.
- If the spouse is not enrolled in their employer's plan and is not allowed to make a mid-year change to their benefit elections when Green Diamond is going through its Open Enrollment, the spouse surcharge will apply until the time that they are able to enroll in their own plan and discontinue coverage in the Green Diamond Plan.
- If the spouse is actively employed, unemployed, or retired and does not have access to other group health coverage, the surcharge will not apply. The surcharge also does not apply if a spouse is enrolled in Medicare or COBRA coverage.

### **Action(s) employees need to take:**

- If you wish to enroll your spouse in a Green Diamond medical plan during Open Enrollment (May 6th – May 20st), you must complete the online affidavit questionnaire confirming whether your spouse has other coverage available. It is your responsibility to provide accurate and up-to-date information. The company retains the right to inquire about your spouse's access to medical coverage. Providing false information could result in financial and legal action, up to and including termination of employment.
- If your spouse is enrolled in a Green Diamond medical plan and begins a new job during the Green Diamond 2019-20 plan year and becomes eligible for benefits, you must contact Human Resources within 30 days to update your Working Spouse affidavit questionnaire and add the surcharge or remove your spouse from Green Diamond coverage.
- If your spouse loses his/her employer-sponsored benefits, this is a Qualifying Life Event that will allow you to enroll your spouse and any affected dependents into medical coverage through Green Diamond. You must make this election within 30 days of the Qualifying Life Event. You must complete a new affidavit questionnaire and the surcharge will not apply.

**Please contact your local Human Resources representative if you have any questions.**