DARTMOUTH
Benefits Office, Human Resources

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MEDICAL PLAN SPOUSAL SURCHARGE FAQ

Starting January 1, 2026, a spousal surcharge of $100 per month ($50 bi-weekly for 24 paychecks) may apply if your spouse has access to group medical coverage through an outside employer but enrolls in Dartmouth's medical plan. The surcharge will be deducted on a pre-tax basis (post-tax basis for Research Fellows).

If the spouse becomes eligible for, or loses coverage during the plan year, HR Benefits must be notified of the change within 30 days.

Who does the spousal surcharge apply to?

- A spouse eligible for medical coverage through their employer but is covered on Dartmouth's medical plan.
- A spouse eligible and enrolled in medical coverage through their employer <u>and</u> covered on Dartmouth's medical plan.
- A spouse eligible for retiree medical coverage through their former employer but is covered on Dartmouth's medical plan.

What types of medical coverage are <u>EXCLUDED</u> from the spousal surcharge?

- Medicare, Tricare, Medicaid
- Married couples who are both employed at Dartmouth
- A spouse who is not employed
- A spouse who is self-employed
- A spouse who is employed but not eligible for medical coverage through their employer
- A spouse who works for an employer that does not offer medical coverage

How will Dartmouth know if my spouse has waived coverage through an outside employer?

During the Open Enrollment period, employees must complete the Spousal Surcharge Verification Form in FlexOnline to indicate whether or not their covered spouse has access to an employer-sponsored medical plan or a retiree medical plan through a former employer. If there is no action taken and your spouse is enrolled in Dartmouth's medical plan, the $100 monthly surcharge will automatically apply.

My spouse is eligible for medical insurance through their employer, but the employer does not contribute toward the cost of the medical insurance plan. Does the surcharge apply?

Yes, the spousal surcharge would apply, because the employer offers medical coverage.

My spouse has coverage available through their current employer, but their open enrollment has already ended. What should I do?

Your spouse should contact their employer to inform them of Dartmouth's open enrollment dates and changes made to our plans. Dartmouth's open enrollment is a qualified life event for your spouse to enroll in their employer's plan.

Will I have to pay the spousal surcharge if my spouse is covered on my medical plan and I did not complete the Spousal Surcharge Affidavit in FlexOnline during the Open Enrollment period?

Yes. During the open enrollment period, employees must complete the Spousal Surcharge Attestation in FlexOnline to indicate whether their spouse has access to employer sponsored medical coverage or retiree medical coverage through their former employer. If no action is taken, and the spouse is enrolled in Dartmouth's medical plan, the surcharge will automatically apply.

What if my spouse gains/loses their medical coverage through their employer??

- If you are adding or removing your spouse from Dartmouth's medical coverage, you will need to complete a qualified life event in FlexOnline. You may also need to update your responses on the Spousal Surcharge Attestation in FlexOnline. Your portion of the monthly/biweekly medical cost will be recalculated accordingly.

- If your spouse's medical surcharge status changes, but you are not adding/removing them from Dartmouth's medical coverage, you will need to complete a spousal attestation form and submit it to the Dartmouth Benefits office within 30 days of the change in your spouse's status. The benefits office will then update your spousal surcharge status in FlexOnline for you, and your monthly/biweekly medical cost will be recalculated accordingly.