1. **What is the spousal surcharge?**

The spousal surcharge is a premium added if your spouse has access to medical coverage through an outside employer but enrolls in the Wake Forest medical plan. The amount is $75 monthly ($34.62 biweekly), deducted on a per-pay-period basis.

The spousal surcharge will be waived if:

- You do not enroll your spouse in the Wake Forest medical plan.
- Your spouse is not employed.
- Your spouse is employed, but is not eligible for medical coverage through her/his/their employer.
- Your spouse is eligible for and/or enrolled in Medicare/Medicaid.
- You and your spouse both work at Wake Forest University.

2. **Why is Wake Forest instituting a spousal surcharge?**

The surcharge encourages individuals with access to other employer-sponsored group insurance to review all medical plan options, while helping Wake Forest keep our program more affordable.

3. **If I enroll my spouse in the Wake Forest medical plan and she/he/they does not enroll in her/his/their employer’s medical plan, do I have to pay the surcharge?**

Yes, you will have to pay a surcharge for benefits under the Wake Forest medical plan.

4. **Does the surcharge apply when a dependent child has the opportunity to receive group medical coverage through another medical plan?**

The surcharge does not apply to dependent children who enroll in the Wake Forest medical plan.

5. **What if my spouse resigns or loses her/his/their job, but has access to COBRA? Does COBRA constitute employer-sponsored coverage?**

COBRA coverage does not constitute an employer-sponsored medical plan. In this instance, the spouse no longer qualifies for employer-sponsored medical coverage and would not be subject to the spousal surcharge. You must notify Human Resources within 30 days of the qualifying event at AskHR@wfu.edu or 336.758.4700 to make benefit changes.
6. I am encountering a qualifying event that results in my spouse, who is covered by the Wake Forest medical plan, no longer being eligible for medical coverage through her/his/their employer. Will I be eligible to waive the surcharge?

You may be eligible to waive the surcharge, and must notify Human Resources within 30 days of the qualifying event at AskHR@wfu.edu or 336.758.4700 to make benefit changes.

Human Resources will review the circumstances of the qualifying event and waive the surcharge from your future medical contributions if applicable.

7. If I have a qualifying event that results in my spouse becoming eligible for another employer’s medical coverage during the year, would the surcharge apply?

Yes. You must report the qualifying event to Human Resources at AskHR@wfu.edu or 336.758.4700 within 30 days of the qualifying event. If you continue to cover your spouse, the surcharge will be included in your future medical contributions.

8. Is the surcharge deducted before or after income taxes?

The surcharge is included on the same basis as your “regular” medical deductions (before income taxes).

9. I am enrolling my spouse in the Wake Forest medical plan. Her/His/Their employer offers medical coverage, but does not have open enrollment at the same time as Wake Forest. Does the surcharge apply?

Yes. Most employers recognize annual enrollment as a qualifying event, and your spouse would have 30 days to change her/his/their benefits. We recommend that your spouse contact her/his/their Human Resources department to verify the qualifying event criteria and process. If her/his/their employer requires documentation of the loss of coverage, you may submit this request to benefits@wfu.edu.