

**Wake Forest University  
Spousal Surcharge  
Frequently Asked Questions**

**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](mailto: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](mailto: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](mailto: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](mailto:benefits@wfu.edu).