Augusta Health

Working Spouse Surcharge

DOES IT APPLY TO YOU?
WHAT DO YOU NEED TO KNOW?



Beginning January 1, 2027, Augusta Health will introduce a $46.15 per pay period working spouse surcharge for team members who cover a spouse under an Augusta Health medical plan when that spouse has access to affordable medical coverage through their own employer. This change helps Augusta Health manage rising healthcare costs while supporting our commitment to providing quality medical benefits for team members and their families.

EFFECTIVE JANUARY 01, 2027

$46.15 per pay period

Working Spouse Surcharge

The surcharge does not apply if your spouse:

- Is retired without employer coverage
- Has Medicare or Medicaid
- Lives outside the service areas of their employer's HMO plans
- Also works at Augusta Health in a benefits-eligible position
- Is offered employer coverage exceeding the cost of 10.22% of their most recently filed W-2 income
- For questions or help understanding how this applies to you, please contact the HR Benefits Office.

Not Sure if Your Spouse's Coverage Is Affordable?

If your spouse has access to medical coverage through their employer but you're unsure whether it meets the Affordable Care Act (ACA) affordability requirements, HR can help you determine if the surcharge applies. Here is what you need to confirm that information.

- Details about the medical plan options and costs available through your spouse's employer.
- Your spouse's most recent W-2.
- What you'll need: Contact Augusta Health HR for guidance on the affordability review.

The surcharge does apply if your spouse:

- The surcharge does apply when your spouse has access to employer-sponsored medical coverage

What Do You Need to Do During Open Enrollment?

When making your 2027 benefit elections in UKG:

- Review and answer the working spouse questions accurately.
- Indicate whether the surcharge applies based on your spouse's access to affordable employer-sponsored coverage.

Questions? We're Here to Help.

HumanResources@AugustaHealth.com

(540) 332-4700

Important: If you have questions about your spouse's eligibility for coverage, please ask for help before making your election.

We rely on every team member to provide complete and accurate information during Open Enrollment. This shared responsibility helps us administer benefits fairly and protect the long-term sustainability of our medical plans. To help ensure eligibility requirements are met, information provided during Open Enrollment may be reviewed for accuracy. If information is found to be inaccurate or an eligibility requirement is not met, adjustments may be necessary in accordance with Augusta Health policies. This may include the retroactive removal of your spouse from the medical plan, effective January 1, 2027. In such cases, you may be responsible for the cost of claims incurred during the period your spouse was not eligible for coverage, as though no insurance coverage had been in place.