

Spouse/Domestic Partner/Common Law Spouse Surcharge FAQs

What is a spouse/domestic partner/common law spouse surcharge?

A spouse/domestic partner/common law spouse surcharge is a fee you will pay in addition to your paycheck contributions for medical insurance if:

- You elect to cover your spouse/domestic partner/common law spouse under a Maxim medical plan, and
- Your spouse/domestic partner/common law spouse is eligible for another group health plan through his or her employer

How much is the spouse/domestic partner/common law spouse surcharge?

The surcharge is \$50 per paycheck.

Is the spouse/domestic partner/common law spouse surcharge pre-tax?

Yes, the surcharge is considered part of your medical premium and therefore is pre-tax.

Does this apply to medical plans only? Or does it also apply to dental and visions plans?

This applies to medical plans only (BCBS & Kaiser). This does not apply to dental and vision plans.

If my spouse/domestic partner/common law spouse works for Maxim, does the surcharge apply?

If your spouse/domestic partner/common law spouse works for Maxim, the surcharge will not apply.

If my spouse/domestic partner/common law spouse has military health plan benefits, does the surcharge apply?

If your spouse/domestic partner/common law spouse has military health insurance and is on active or inactive duty, the surcharge will not apply. Veteran benefits are not considered a group health plan.

My spouse/domestic partner/common law spouse works for a company that offers benefits, but their Open Enrollment period has already occurred. Do I have to pay the surcharge?

The surcharge will apply even if your spouse/domestic partner/common law spouse's Open Enrollment period has already occurred. If you choose to drop them from Maxim's plan, the loss of coverage may be considered a qualifying event under their employer's plan. You will need to check with them to see if they can enroll in their plan.

My spouse/domestic partner/common law spouse is currently eligible for other group health coverage, but we have chosen to keep him/her on Maxim's medical plan. If he/she loses her group health coverage during the year, will the surcharge be dropped?

If your spouse/domestic partner/common law spouse loses eligibility to group health coverage during the year, you must submit a Spousal Surcharge Change event in Workday within 31 days of the event. You will need to provide documentation proving the loss in eligibility to group health coverage. Please note the surcharge change will be effective the date you submit the event. Conversely, if your

spouse/domestic partner/common law spouse gains eligibility to another group health care plan the surcharge will apply – you must submit a Spousal Surcharge Change event in Workday within 31 days of the event to add the surcharge to your medical insurance premium unless your spouse terminates their coverage under the Maxim plan.

If my spouse/domestic partner/common law spouse is on Medicare or Medicaid, does the surcharge apply?

If they are on Medicare or Medicaid and are not eligible for another group health plan, the surcharge will not apply. Medicare and Medicaid are not considered group health plans.

Maxim reserves the right to conduct periodic dependent benefit audits and may ask for proof of your dependents' eligibility status at any time. Falsifying information regarding your dependents could result in a payment of fees/back medical insurance claims up to termination

Questions?

Check Maxim InSite or contact Benefits

<https://eshelpdesk.maxim-ic.com/>