

REMINDER

Spousal Coverage/Surcharge

Spouses who have access to medical coverage through their employer or are self-employed and earn over \$32,000 per year are not eligible for medical coverage.

WHY?

Medical coverage is becoming increasingly expensive. We believe all employers should share in the cost of providing coverage. This helps to manage the overall cost of the Bristol health plan for employees and their dependents who do not have access to other coverage.

WHAT'S NEXT?

What do I need to do?

If you are adding a spouse (or keeping a spouse on who qualified last year), HR will require updated documentation to certify your spouse is still eligible.

What other choices may be available?

You may elect to cover your spouse if they have other options available or they are self-employed earning greater than \$32,000 if you elect the HDHP. If you elect this option, a surcharge of \$427.91 per pay for the HDHP Gold and \$70 per pay for the HDHP Silver will be applied to the employee only or employee + child(ren) contribution level.

Your spouse may be covered under the BH medical plans if they are:

- Retired
- Unemployed
- Self-employed earning less than \$32,000 per year
- Not eligible for medical coverage through his or her employer

In order to add your spouse you will need to provide documentation to confirm they qualify to be covered.