

**Title: Use of premium surcharge help sheet and spousal plan calculator tools**

**PEBB Program Administrative Policy 31-2**

<b>Contact:</b>	Rules Specialist, ERB Division	<b>Effective:</b>	January 1, 2019
		<b>Rescinded:</b>	
<b>Associated RCW:</b>	ESSB 6032 sections 902(2), 903(2), and 904 (1)(b)	<b>Supersedes:</b>	
<b>Associated WAC:</b>	182-08-185(2)		
<b>Assoc. fed law/reg:</b>		<b>Owner:</b>	Policy, Rules, & Compliance Manager, ERB Division
<b>Associated Procedures:</b>			
<b>Associated Forms &amp; Communication</b>	Spousal Plan Questionnaire Spousal Plan Calculator HCA Form 50-100 HCA Form 51-205 HCA Form 50-226 HCA Form 50-027	<b>Approved by:</b>	<i>DL 2</i>
		<b>Position:</b>	Director of the PEBB Program
		<b>Date approved:</b>	11/29/2018

**Purpose:**

This policy provides direction when a Public Employees Benefits Board (PEBB) subscriber enrolled in PEBB medical, but not enrolled in Medicare Part A and Part B where Medicare is the primary payer of claims, is determining if a premium surcharge will be applied for a spouse or state registered domestic partner enrolled in PEBB medical.

**Policy:**

1. A subscriber must use the premium surcharge help sheet and if directed by the help sheet, the spousal plan calculator provided by the PEBB Program, to determine if they will incur a premium surcharge in addition to their monthly premium as described in WAC 182-08-185(2).
2. A subscriber will incur the spouse or state registered domestic partner coverage premium surcharge if their spouse or state registered domestic partner elected not to enroll in another employer-based group medical where the spouse's or state registered domestic partner's share of the medical premium is less than ninety-five percent of the additional cost an employee would be required to pay to enroll a spouse or state registered domestic partner in the Uniform Medical Plan (UMP) Classic, and the benefits have an actuarial value of at least ninety-five percent of the actuarial value of the UMP Classic's benefits. The subscriber will not incur a premium surcharge if it is determined that the spouse's or state registered domestic partner's employer-based group medical would only cover urgent or emergent care due to the spouse or state registered domestic partner's county of residence.