

Working Spouse Surcharge (WSS) FAQ's

1. *What is the Working Spouse Surcharge?*

The [Working Spouse Surcharge](#) is an additional fee added to your medical plan premium if your spouse has access to medical coverage through their own employer but chooses to enroll in UD's plan instead, or as primary coverage.

2. *Why does UD have a Working Spouse Surcharge?*

The surcharge helps manage healthcare costs by encouraging spouses who have access to their own employer-sponsored coverage to use it, helping the University control plan expenses and maintain more affordable premiums for employees.

3. *How much is the surcharge?*

The surcharge is \$200 per month, added to your regular medical premium if applicable.

4. *Who does the surcharge apply to?*

It may apply if:

- You cover a spouse under the University's medical plan **AND**
- Your spouse has access to group medical coverage through their employer.

5. *Who is exempt from the surcharge?*

Your spouse is **exempt** if:

- They work for the University of Delaware.
- They do not work.
- They are retired with **primary** retirement benefits through the University of Delaware.
- They are self-employed without access to group medical insurance.
- Their employer does not offer medical coverage.
- They are enrolled in Medicare or Medicaid, and their former employer contributes 50% or less of the retiree supplemental plan.
- They work part-time.
- Their employer does not contribute 50% or more of the lowest employee-only plan.
- They enroll under the University's group medical insurance as secondary coverage.

6. *How do I certify my spouse's eligibility?*

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You must complete a [Working Spouse Verification Form](#) during your benefits enrollment (initial and annual) or a qualifying life event. Failure to complete it may result in the automatic application of the surcharge.

7. My spouse and I are both employed by the University; do we have to complete the WSS Verification form?

Yes, the employee covering the spouse must complete the [WSS Verification Form](#).

8. What happens if my spouse's work status changes?

If your spouse gains or loses access to employer-sponsored medical coverage mid-year, you must report the change within 30 days to update your benefits and possibly adjust the surcharge.

9. What if I do not submit the certification?

If you do not certify your spouse's work coverage status, the surcharge will apply automatically.

10. Can I appeal the surcharge?

Yes, you may appeal if you believe the surcharge was applied in error by contacting the Human Resources, Benefits Department at hrhelp@udel.edu and providing supporting documentation within 30 days.

11. Does the surcharge apply to dental, vision, or other coverage?

No, the surcharge applies **only** to the medical plan.

12. My spouse is retiring effective July 1, 2025; can I enroll my spouse under my active coverage?

Yes, you may enroll your spouse. If your spouse is retiring from the University (excluding State Pension Retirees), you will need to complete the [WSS Verification form](#), but the surcharge will not apply.

If your spouse is retiring from another employer, you must complete the [WSS Verification Form](#). The surcharge will **not apply** if your spouse is not offered coverage or if they are required to pay more than 50% of the premium for the lowest-cost retiree-only plan.

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If your spouse is retiring from another employer, you must complete the [WSS Verification Form](#). The surcharge **will apply** if your spouse is offered coverage and the employer pays 50% or more of the medical premium of the lowest-cost retiree-only plan, but declines coverage.

13. *If both my spouse and I are employed by the University, do I need to complete the "Spouse Employer Information" section?*

No, you do not need to complete the "Spouse Employer Information" section. Please skip to Section IV: Acknowledgement.

14. *I am a retiree, and my spouse is retiring from another employer. Can I enroll my spouse in my coverage, and will the working spouse surcharge apply?*

Yes, if your spouse does not have access to medical coverage through their former employer. The surcharge **will not** apply.

Yes, if your spouse will have access to medical insurance but will be responsible for more than 50% of the lowest retiree-only plan. The surcharge **will not** apply.

Yes, if your spouse will have access to medical insurance but will not be responsible for more than 50% of the lowest retiree-only plan and declines coverage. The surcharge **will** apply.

Yes, if your spouse is enrolled in health insurance through their employer (current or former employer if retired) and is responsible for 50% or less of the premium for the lowest retiree-only plan, and you choose to enroll them under the University's health plan as secondary coverage. The surcharge **will not** apply.

15. *I am a retiree in the Special Medicfill plan, and my spouse is enrolled in UD's pre-65 medical plan; do I have to complete the WSS Verification form?*

Yes, you must complete the [WSS Verification form](#) during Open Enrollment, May 1 - 16, 2025.

16. *I am a retiree enrolled in the Special Medicfill plan, and my spouse is also enrolled in the Special Medicfill plan; do I need to complete the WSS verification form?*

No, the WSS Verification form does not need to be completed at this time. A retiree and spouse **currently** enrolled in the Special Medicfill plans will remain under the State's plan through 12/31/25, therefore, the WSS will not be applicable during this Open Enrollment event.

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17. I am a retiree enrolled in the Special Medicfill plan. Can I add my spouse, who is retired through the Office of State Pensions, to my medical plan due to a qualifying life event?

Yes, you may enroll your spouse; however, they should consider enrolling in their State Retiree medical plan.

If your spouse declines coverage through the State and is enrolled under the UD medical plan, the Working Spouse Surcharge Program will apply. In this case, the UD retiree will be responsible for a \$200 monthly surcharge, in addition to the regular premium or Double State Share premium, if applicable.

For more information, please visit the [Working Spouse Surcharge Program](#).

18. I am a UD retiree, under age 65, and currently enrolled under my active spouse's medical plan through the Office of State Pensions; do I have to enroll under UD's medical plan during this Open Enrollment event in May?

Yes, the University of Delaware will no longer be considered a participating group with the State as of July 1, 2025. As a result, the State's Spousal Coordination of Benefits rules will apply. Because you have access to retiree medical coverage through the University, you will no longer be eligible for coverage through the Office of State Pensions.

During this Open Enrollment period, you are required to enroll in medical coverage through the University.

When you turn 65, you must enroll in Medicare Part B. At that time, you will become eligible to enroll in the Medicare Supplemental Plan, Special Medicfill.