

## Working Spouse Surcharge – Frequently Asked Questions

**1. What is the working spouse surcharge?**

The working spouse surcharge is a monthly charge in addition to your regular medical coverage contribution for a spouse or domestic partner who is working and who is eligible for medical coverage through their employer.

**2. How much is the working spouse surcharge?**

The surcharge is \$100 per month or \$46.15 per pay period.

**3. Why is Inovalon implementing a working spouse surcharge?**

The surcharge helps manage healthcare costs for the company and our associates. When spouses who have access to their own employer's health plan join our plan, it increases the company's overall costs. The surcharge encourages those participants eligible for other group insurance to consider that coverage while ensuring Inovalon maintains the quality and affordability of our health plans. The working spouse surcharge is a method adopted by many employers.

**4. Which health insurance plans will the working spouse surcharge apply to?**

The surcharge will only apply to those spouses or domestic partners enrolled in the Inovalon medical plans. The surcharge does not apply to dental or vision plans.

**5. Who will be required to pay the working spouse surcharge?**

The working spouse surcharge will apply to all associates whose spouse or domestic partner is a dependent on an Inovalon medical plan **unless** one of the following conditions applies to your spouse or domestic partner:

- Is not employed
- Works at Inovalon
- Is covered by the Marketplace, Medicare, Medicaid, Tricare, or other state assistance programs
- Is covered by COBRA
- Works but is not eligible for medical coverage through their employer
- Loses job-related medical coverage

**6. How will Inovalon know if my spouse has other medical coverage available?**

All associates who enroll their spouse or domestic partner in an Inovalon medical plan will be required to attest during the benefits open enrollment period whether your spouse or domestic partner has employer-sponsored coverage available. If you do not

act during benefits open enrollment, you will pay the surcharge if your spouse or domestic partner is on an Inovalon medical plan.

**7. Does the surcharge apply if a dependent child has the opportunity to receive group medical coverage through another medical plan?**

The surcharge does not apply to dependent children who enroll in the Inovalon medical plans.

**8. What if my spouse's or domestic partner's situation changes mid-year?**

If your spouse's/domestic partner's employment or insurance options change during the year (e.g., they lose access to their employer's health plan), contact the Inovalon Benefits Center at 1-888-896-8031 within 31 days of the change to have the surcharge removed.

**9. What if my spouse or domestic partner resigns or loses their job but has access to COBRA? Is COBRA considered employer-sponsored coverage?**

COBRA coverage does not constitute an employer-sponsored medical plan. In this instance, the spouse/domestic partner no longer qualifies for employer-sponsored medical coverage and would not be subject to the working spouse surcharge. You must contact the Inovalon Benefits Center at 1-888-896-8031 within 31 days of the change to have the surcharge removed.

**10. If my spouse or domestic partner was offered medical coverage through their employer and they opted out of medical coverage and they are not eligible to make changes until their next annual enrollment period, does the surcharge apply?**

Yes, the surcharge applies if an individual is offered medical coverage in any capacity and opts out of that coverage for the Inovalon medical plan. The spouse or domestic partner should check with their employer regarding whether the employer will accept the change in cost as a qualifying life event and allow them to enroll in their health coverage during a special enrollment period.

**11. When will the working spouse surcharge go into effect?**

The \$46.15 surcharge will be combined with your biweekly medical plan premium and deducted as one deduction beginning with the January 3, 2025 paycheck. As a new hire, the surcharge and your biweekly medical plan premium will begin the first paycheck following your medical plan effective date.

**12. Who can I contact if I have questions?**

If you have any questions about the surcharge or need further clarification, contact the Inovalon Benefits Center at 1-888-896-8031 or send your questions via email to [inovalon@assuredpartners.com](mailto:inovalon@assuredpartners.com). Representatives are available M-F, 8:00 a.m. to 5:30 p.m. ET.