

Exact Sciences Medical Plan Spousal Surcharge FAQ

What is a Spousal Surcharge?

A Spousal Surcharge is an employee paycheck deduction associated only with the UHC and Kaiser medical plans.

Who does a Spousal Surcharge apply to?

The Spousal Surcharge applies to employees that choose to cover a spouse or domestic partner under Exact Sciences medical coverage when that spouse or domestic partner is also eligible for alternative group coverage through their own, separate employer.

Why is Exact Sciences utilizing a Spousal Surcharge?

We are proud of the strong medical/Rx benefits that we provide to our employees with modest per-paycheck deductions. The Spousal Surcharge was implemented to mitigate medical plan cost increases, while still providing competitive medical plan options for eligible spouses and domestic partners. It also encourages employees to evaluate other medical plan options for their spouse or domestic partner.

How much is the Spousal Surcharge?

All employee contributions, including the spousal surcharge, are viewable in the benefits enrollment guide. You will also be able to see the spousal surcharge amount while completing your benefit elections in Workday.

What if my spouse or domestic partner is also a benefits eligible employee of Exact Sciences?

The Spousal Surcharge does not apply to employees who cover spouses or domestic partners who are also employed by Exact Sciences.

What if my spouse or domestic partner becomes ineligible for their employer's group health plan mid-year and I'm currently paying the Spousal Surcharge?

You will submit a Spousal Surcharge benefit event in Workday to update the status of your Spousal Surcharge. Changes will generally be effective prospectively.

What if my spouse or domestic partner enrolls in their employer's medical plan (and is no longer enrolled under Exact Sciences medical), but they lose coverage for that other employer plan mid-year?

This would typically be considered a qualifying life event for you to enroll your spouse or domestic partner mid-year due to loss of other coverage, as long as you enroll that spouse or domestic partner within the required time periods (generally within 30 days of loss of other coverage). A Spousal Surcharge will only apply if your spouse or domestic partner then becomes eligible for coverage through their employer.

How will I designate whether a Spousal Surcharge applies to me for medical plan coverage?

A Spousal Surcharge tile must be completed through the Workday benefit enrollment process (i.e. as a New Hire or during Open Enrollment).

Will I still pay a Spousal Surcharge if I am enrolled in the HDHP and have a full Wellness/Health Risk Assessment (HRA) credit?

Yes, even if you obtain the full HRA credit and are enrolled in the HDHP, you will pay the Spousal Surcharge if your spouse or domestic partner is eligible for coverage through their employer.

What if my spouse or domestic partner is not currently eligible for medical coverage through their employer, but becomes eligible during the year? Do I have to inform Exact Sciences?

Yes, you should complete a Workday event to update your Spousal Surcharge acknowledgement, confirming their eligibility for other coverage. Changes will generally be effective prospectively.

Can my spouse or domestic partner choose to enroll in coverage through their employer and I remain enrolled in Exact Sciences medical coverage?

Yes.

Are my dependent children able to stay enrolled in my Exact Sciences medical coverage even if my spouse or domestic partner chooses to enroll in other medical coverage through their own employer?

Yes, you may cover your children without covering your spouse or domestic partner.

What if my spouse or domestic partner's open enrollment already closed this year?

You may still enroll your spouse or domestic partner in the Exact Sciences medical plan, but if they are eligible for coverage through their employer, a surcharge will apply. Although your spouse or domestic partner's open enrollment period has ended, it is possible their employer may allow an election change prior to the beginning of the new plan year.

What will happen if I submit inaccurate information regarding the Spousal Surcharge?

Any false disclosures provided relating to the Spousal Surcharge may be considered grounds for disciplinary action.