


# Title: Use of the PEBB Spousal Plan Calculator

## PEBB Program Administrative Policy 31-2

<b>Contact:</b>	Policy and Rules Coordinator, ERB Division	<b>Effective:</b>	January 1, 2025
<b>Associated RCW:</b>	41.05.080	<b>Owner:</b>	Policy, Rules, & Compliance Manager, ERB Division
<b>Associated PEB Board Policy Resolutions:</b>		<b>Approved by:</b>	
<b>Associated WAC:</b>	182-08-185(2)	<b>Position:</b>	Director of the PEBB Program
<b>Assoc. fed law/reg:</b>		<b>Date approved:</b>	August 19, 2024
<b>Associated Forms &amp; Communication</b>	PEBB Employee Enrollment/Change Form (HCA 50-0400) PEBB Employee Enrollment/Change form for medical only groups (HCA 52-0030) PEBB Continuation Coverage (COBRA) Election/Change (HCA 50-0136) PEBB Continuation Coverage (Unpaid Leave) Election/Change (HCA 50-0135) PEBB Continuation Coverage (Employer Group Ended Participation) Election/Change (HCA 50-0104) PEBB Retiree Change Form (HCA 51-0007) PEBB Retiree Election Form (form A) (HCA 51-4031) PEBB Retiree Open Enrollment Election/Change (form A-OE) (HCA 51-4030) PEBB Premium Surcharge Attestation Change Form (HCA 50-0563) PEBB Spousal Plan Calculator (HCA 50-0027) <a href="#">PEBB Spousal Plan Calculator</a> (Online tool) PEBB Employee Enrollment Guide (HCA 50-0100) PEBB Retiree Enrollment Guide (HCA 51-0205) PEBB Continuation Coverage Election Notice (HCA 50-0801)		

**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 and in the Medicare risk pool as described in RCW 41.05.080(3), 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 complete the required form and if directed, the PEBB Spousal Plan Calculator provided by the PEBB Program, to determine if they will incur a premium surcharge as described in WAC 182-08-185(2) in addition to their monthly medical premium.
2. A subscriber will incur the spouse or state registered domestic partner coverage premium surcharge if the subscriber enrolls their spouse or state registered domestic partner in PEBB medical when the spouse or state registered domestic partner has chosen 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 95 percent of the additional cost an employee would be required to pay to enroll a spouse or state registered domestic partner in the PEBB Uniform Medical Plan (UMP) Classic, and the benefits have an actuarial value of at least 95 percent of the actuarial value of the PEBB 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.