



IMPORTANT UPDATE



SCHURZ IS MAKING CHANGES TO THEIR HEALTH PLAN THAT AFFECTS COVERED SPOUSES

IF YOUR SPOUSE HAS OTHER COVERAGE AVAILABLE TO HIM/HER, BUT YOU COVER THEM ON A SCHURZ CHOICE PLAN, YOU WILL PAY A SURCHARGE FOR MEDICAL AND/OR DENTAL COVERAGE IN 2015:

MEDICAL: \$161.83/PAY PERIOD ••• DENTAL : \$4.73/PAY PERIOD

Effective 1/1/15, Schurz Communications will implement a **Spousal Surcharge**. That means if your spouse has health coverage available through his/her employer, but you choose to cover them under a Schurz Choice plan, you will pay a medical and/or dental surcharge each pay period.

During this year's open enrollment, you will have to certify whether or not your spouse is eligible for other coverage. If your spouse is eligible for other coverage, you will pay the applicable surcharge. Additionally, if your spouse is covered and you do not actively participate in the open enrollment process and certify whether your spouse has additional coverage, the Spousal Surcharge will apply.

To avoid paying the Spousal Surcharge, your spouse must not have other coverage available through his/her employer AND you must certify that they do not have other coverage available during the open enrollment process.



1301 E. DOUGLAS ROAD
MISHAWAKA, IN 46545

DETERMINING IF YOU WILL PAY A SPOUSAL SURCHARGE IN 2015

Does your spouse have medical and/or dental coverage available through his/her employer?

