

Oldcastle Medical Plans
2012 Spousal Surcharge

Most employers offer medical coverage to their own employees. If your spouse works, we want to encourage them to choose the coverage provided by his or her employer. When you sign your working spouse up for Oldcastle coverage, our financial responsibility increases and your spouse's employer pays nothing.

You'll pay more for coverage in the Oldcastle Medical Plans if your spouse has medical coverage available at their employer, whether or not your spouse chooses to enroll in their Employer's Plan. The amount of the Spousal Surcharge is **\$75** per month.

Does the Surcharge Apply to You?

Find your family's situation on the left and the box on the right will tell you if you'll pay the surcharge or not.

If...	Then if your spouse enrolls in Oldcastle Inc. coverage...
your spouse is eligible for their employer's medical coverage, whether or not they are enrolled	You will pay the surcharge.
your spouse's employer does not offer medical coverage or your spouse is not eligible	You will not pay the surcharge.
your spouse is self-employed and has no coverage available	You will not pay the surcharge.
your spouse is not employed	You will not pay the surcharge.
your spouse also works at Oldcastle	You will not pay the surcharge.
your spouse is eligible for Medicare benefits	You will not pay the surcharge.

Affidavit to Waive Spouse Surcharge

Please select one of the options below (check one box):

I am hereby requesting to have the Spousal Surcharge waived because I meet one of the following criteria:

- My spouse is not presently employed.
- My spouse's employer does not provide any medical benefits.
- My spouse is not eligible for medical benefits at their present employer.
- My spouse is employed by Oldcastle.
- My spouse is eligible for Medicare benefits.

Employee Name: _____ Emp#: _____
(Please Print)

Employee Signature: _____ Date: _____

Spouse Signature: _____ Date: _____

Please note that falsifying company documents is grounds for termination. The Summary Plan Description (SPD) has additional information on other possible penalties for insurance fraud. This form may be updated only during the annual Open Enrollment period or if you have a qualifying family status event. A new form must be submitted annually to the HR Dept.