

Dependent Eligibility Verification

cleartrackhr

Spousal Surcharges & Carveouts- Why Now?

How much are you spending on Spousal Healthcare?

More employers are considering spousal carve-out or surcharges as healthcare costs continue to rise.

Traditional Coverage: Spouses remain eligible regardless of eligibility for healthcare coverage elsewhere.

Working Spouse Surcharge: Spouses remain eligible with a surcharge to the employee if spouse is eligible for healthcare coverage elsewhere

Working Spouse Carveout: Spouses eligibility may be restricted based on plan defined rules



The Administrative Problem

- Employee & Spouse Outreach
- Forms & Supporting Documents
- Missing Information & Reminders
- Spouse Employer Verification
- Exceptions & Non-response
- Ongoing support of new hires, life events and open enrollment
- Spreadsheet management



The Clarify Solution

- API with benefit administration platforms
- Automated e-mail communication and reminders
- E-verify with Spouse employers
- Flexible rule based for customized plan designs
- Mobile and online app for uploading documents
- HR Admin online platform for oversight

Disney —
Carveout
beginning
2027

Microsoft —
\$250/month
surcharge in
2026

**University
System of
Georgia** —
\$150/month
surcharge

**University of
Delaware** —
\$200/month
surcharge

OhioHealth —
\$50/pay-
period
surcharge

Plan rules vary