



Working spouse healthcare coverage surcharge

May 9, 2025

Dear Bargaining Unit Faculty,

It came to our attention after the healthcare plan open enrollment began that the university was charging a substantial "surcharge" (\$200/month) for enrollment of working spouses. This was to be charged regardless of whether the working spouse was to get primary or secondary coverage by UD's health insurance plan. Unlike the current state plan, UD will allow working spouses, who the state requires to enroll with their employers for their primary coverage (if their employer pays 50% or more of the plan cost), to instead enroll under UD's plan for primary coverage, and the employee would be charged the surcharge.

However, also unlike with the state plan, UD employees would be charged the same \$200 per month surcharge if their working spouses were enrolled in UD's plan for secondary coverage only (i.e., their primary coverage is through their employer). The state does not charge a surcharge for secondary working spouse coverage and, thus, this would be a reduction in benefits and not allowed by the Collective Bargaining Agreement (CBA). This difference from the state plan was not discussed by the university-wide Benefits and Cost Containment Committee (BCCC), which voted not to oppose UD's move away from the state plan, since Human Resources (HR) and President Assanis stated that there would be no changes to the insurance carriers or to plan benefits. This change was initiated by HR after the announcement that no plan changes would occur, and neither the BCCC nor the AAUP-UD had any knowledge of it until faculty contacted us with their concerns after open enrollment began.

We contacted HR and stated that the surcharge for secondary coverage of working spouses was a violation of the CBA, and that there needed to be an option whereby employees could elect secondary coverage for their working spouses with no additional charge, like what is available through the state plan. We are pleased to say that we have been informed by HR yesterday that this situation is being corrected, and that there will not be a surcharge for working spouses who are enrolled for secondary coverage. Working spouses who will have primary coverage on UD's plan, and are not enrolling in their employer's plan by choice, will be charged the surcharge. The latter situation is not a violation of the CBA because it is an additional benefit option that can be ignored by faculty but may be worth considering.

This situation was unfortunate and avoidable. The AAUP-UD is glad that it is being corrected before the end of the open enrollment period, but we are dismayed that changes were made to the healthcare plan after being told that there would be no

changes. We also hope that HR will send out their own communication to all eligible employees stating this correction and explaining the new option.

Sincerely,

Deni Galileo, Contract Maintenance Officer

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