

Remember to review your paycheck to ensure the proper premiums are being deducted for your enrollment elections.

EMPLOYEE STATUS	Cigna High Deductible	University Contribution to Health Savings Account	UPMC High Deductible	University Contribution to Health Savings Account	Cigna OAP	UPMC EPO	Working Spouse Contribution
	High Deductible Health Plans present medical card for prescription coverage as they are subject to deductible.				Cigna OAP and UPMC EPO present CVS Caremark card for prescription coverage.		
EMPLOYEE							
Annual	\$741.54	\$400.00	\$741.54	\$400.00	\$2,382.55	\$2,382.55	None
Biweekly	\$28.52	\$15.38	\$28.52	\$15.38	\$91.64	\$91.64	None
EMPLOYEE PLUS CHILD(REN)							
Annual	\$1,166.07	\$600.00	\$1,166.07	\$600.00	\$3,585.94	\$3,585.94	None
Biweekly	\$44.85	\$23.08	\$44.85	\$23.08	\$137.92	\$137.92	None
EMPLOYEE PLUS SPOUSE							
Annual	\$1,275.45	\$600.00	\$1,275.45	\$600.00	\$3,906.98	\$3,906.98	\$3,345.68
Biweekly	\$49.06	\$23.08	\$49.06	\$23.08	\$150.27	\$150.27	\$128.68
FAMILY							
Annual	\$1,590.60	\$600.00	\$1,590.60	\$600.00	\$5,197.19	\$5,197.19	\$3,345.68
Biweekly	\$61.18	\$23.08	\$61.18	\$23.08	\$199.89	\$199.89	\$128.68

WORKING SPOUSE CONTRIBUTION

Duquesne University will continue to offer medical coverage to legal spouses of eligible employees. However, if your spouse is eligible for his/her own employer-sponsored medical plan but chooses to enroll in the University’s medical plans, including the High Deductible Health Plans, an additional pre-tax contribution of \$128.68 per pay will be required. You will be asked to certify your spouse’s eligibility during enrollment.

If your spouse loses or obtains medical coverage after enrollment, you must notify the Benefits Office within 30 days. Refer to [bswift Self Service page 28](#) for additional information.

The Working Spouse Contribution **DOES NOT APPLY** in the following situations:

- You do not have a spouse
- You have elected to waive University medical coverage

- Your spouse is also a Duquesne University employee
- You have elected not to enroll your spouse in a University medical plan
- You have elected to enroll your spouse in a University medical plan and your spouse:
 - Is not employed;
 - Works for an entity that does not offer employer-sponsored medical insurance;
 - Is not eligible for their employer-sponsored medical insurance; or
 - Has medical coverage through Medicare or Medicaid.

When both spouses work at Duquesne University, the working spouse contribution will not be passed on.