

Benefits Resource Group

Case Study: Spousal Waiver



Spousal Waiver

Background

- 500 life charter school that offers health and wellness benefits to their employees.

Issue

- The employer's goal was to decrease cost without modifying the benefits offered to the employees.

Solution

- Implement a Spousal Waiver Audit. The result of this audit removed 34% of the employee spouses and an additional 3% of employees along with their spouses and their entire family for the employer's plan.

Results of a Spousal Waiver May 2008

	Total		Client Annual Savings
Number of Employees Involved	129	-	-
Removing Spouse From Policy	44	34%	\$122,734.92
Dropping All Client Coverage	4	3%	\$28,146.72
Total Savings			\$150,881.64

Results

- By completing the Spousal Waiver Audit, the employer's estimated annual savings is approximately \$150,000.
- This reflects a 7.5% decrease to the overall premium.