Spousal coverage fee

Spouses who have access to health coverage through an outside employer, but prefer the Vanderbilt University Medical Center (VUMC) plan, will pay an additional $100 per month in payroll premiums.

Because same-sex marriages are now performed and legal in all U.S. states, married same-sex couples are eligible for the same benefits and tax advantages as other married couples. Effective Jan. 1, 2017, VUMC employees will only be able to cover dependents who are spouses; natural, step- and adopted children; and other qualified dependents with required documentation in VUMC benefits.

Here is an overview of your options.

**VUMC Plan**

- **VUMC plan makes sense for us**
- **Other employer plan makes sense for us**

**Spouse's Employer Plan**

- **VUMC plan makes sense for us**
- **Other employer plan makes sense for us**

Note: (no fee)

- Consider this option if your spouse's employer plan costs less when you calculate the $100 monthly fee into your costs.
- The type of coverage in your spouse's plan is similar to the VUMC plan.
- Your spouse's coverage isn't as comprehensive as VUMC's, but choosing it makes the most sense for your budget.

$ ($100 monthly fee)

- Consider this option if you would prefer to keep it simple and enjoy the convenience of one plan for your family.
- You normally reach the family out-of-pocket limit. The $100 monthly fee totaled over the year is less than your total medical cost.
- Your spouse's employer coverage is more limited in types of services, providers or geography.

**NOTE:** There is no additional fee to cover your child dependents on the VUMC Health Plan. Partially benefits-eligible employees cannot cover spouses.