Spouse or same-sex domestic partner coverage fee

Spouses or partners who have access to health coverage through an outside employer, but prefer the Vanderbilt 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. We will continue to offer unmarried same-sex domestic partners and their children access to Vanderbilt benefit programs, including insurance plans and tuition assistance, in 2016. However, only spouses and natural, step- and adopted children will be eligible in 2017.

Here is an overview of your options.

### VU Plan
- 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 or partner’s employer coverage is more limited in types of services, providers or geography.

### Spouse/Partner Employer’s Plan
- Consider this option if your spouse or partner’s employer plan costs less when you calculate the $100 monthly fee into your costs.
- The type of coverage in your spouse or partner’s plan is similar to the Vanderbilt plan.
- Your spouse or partner’s coverage isn’t as comprehensive as Vanderbilt’s, but choosing it makes the most sense for your budget.

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