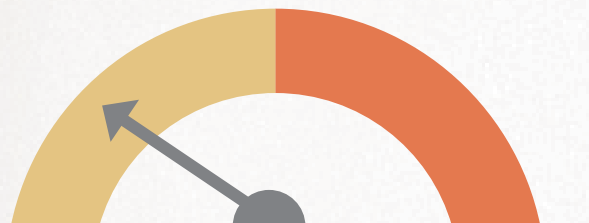
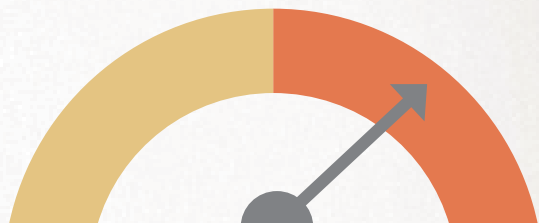


Spousal coverage fee

If you carry coverage for your spouse who has access to health insurance through another employer - *including Vanderbilt University Medical Center* - you'll pay a spousal fee of \$100 per month.

Beginning in 2017, same-sex domestic partners and their children will no longer be eligible for coverage under Vanderbilt benefit plans. Only spouses and natural, step- and adopted children will be eligible for benefit coverage, including the dependent tuition benefit and FMLA.

Here are your options:

VU Plan	Spouse Employer's Plan
 <p>Vanderbilt plan makes sense for us</p> <p>Other employer plan makes sense for us</p>	 <p>Vanderbilt plan makes sense for us</p> <p>Other employer plan makes sense for us</p>
<p>\$ (\$100 monthly fee)</p> <p>Consider this option if:</p> <ul style="list-style-type: none">• 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.	<p>⊘ (no fee)</p> <p>Consider this option if:</p> <ul style="list-style-type: none">• 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 Vanderbilt plan.• Your spouse'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.