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**
- Vanderbilt plan makes sense for us

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<th>($100 monthly fee)</th>
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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.

**Spouse Employer’s Plan**
- Other employer plan makes sense for us

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<th>✖️</th>
<th>(no fee)</th>
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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 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.