



# Employee Couples

*2009-2010 Plan Year*



# Employee Couples

- Each can buy separate health coverage
- One can cover the other as a dependent on health
- Spouse covered as a dependent can use half of employer contribution to buy:
  - ➔ Alternate Basic Life
  - ➔ AD&D
  - ➔ Long-Term Disability
  - ➔ Vision
  - ➔ Dental



# Example

- A&M Care 350 employee and spouse premiums: \$239.86
- ½ employer contribution: \$192.91
- Spouse could buy Alternate Basic Life, long-term disability and family vision, dental and AD&D coverage
- Determine which is best for you based on your needs.



# Employee Couples

- Dependent Children: covered by only one parent for insurance plans, except AD&D
- Flexible Spending Accounts can be separate
  - ➔ Health Care: Minimum \$20/month/employee to a maximum of \$4,800/year/employee
  - ➔ Dependent Day Care: Minimum \$40/month/employee to a maximum of \$5,000/year for both employees combined



# Employee Couples

- Life:
  - ➔ Optional, Alternate Basic or Dependent
  - ➔ You can be covered under only one
- AD&D: Can be covered as an employee and as a family member
  - ➔ Employee only and dependent: Maximum benefit=maximum employee benefit
  - ➔ Dependent only: Maximum benefit=maximum dependent benefit

