

The Texas A&M University System

When You and Your Spouse Work for the A&M System

The Texas A&M University System offers its employees a wide variety of benefits. When both you and your spouse work for the A&M System, some benefits you elect may be affected. This brochure lists your enrollment options for those benefits and explains how you and your spouse can choose the best options for you. If you have questions regarding the information in this brochure, contact your Human Resources office.

Health

- You and your spouse can enroll separately in health coverage, and you will each receive a separate employer contribution. You may choose to enroll in the same health plan or in different health plans.
- One of you can enroll in health and cover the other as a dependent in the same health plan, in which case the employee covered as a dependent can receive up to one-half of the employee-only employer contribution (\$181.77 for full-time, \$90.88 for part-time) to pay for Alternate Basic Life, Optional Accidental Death and Dismemberment, A&M Dental or DeltaCare USA Dental HMO, Vision and Long-Term Disability, in that order. The spouse covered as a dependent will not automatically have Basic Life coverage. The examples in this brochure show how out-of-pocket costs can vary depending on your choice.

Example 1 - With A&M Care 350 and Dental HMO

	With separate health coverage		Sharing health coverage	
	Robert	Susan	Robert	Susan
A&M Care 350	\$61.29 (employee only)	\$171.03 (employee/children)	\$0 (covered by Susan)	\$324.68 (employee/family)
Dental HMO	\$53.81 (employee/family)	\$0 (covered by Robert)	\$0** (\$53.81 pd by SGIP)	\$0 (covered by Robert)
Vision	\$6.20 (employee only)	\$10.18 (employee/children)	\$0** (\$18.16 pd by SGIP)	\$0 (covered by Robert)
AD&D *	\$8.88 (employee/family)	\$0 (covered by Robert)	\$0** (\$8.88 pd by SGIP)	\$11.33 (covered by Robert)
LTD *	\$10.48	\$11.33	\$0** (\$10.48 pd by SGIP)	\$11.33
Total	\$140.66	\$192.54	\$0	\$336.01
	Combined cost: \$333.20		Combined cost: \$336.01	

* To calculate LTD and AD&D premiums, assume Robert earns \$37,000/year and Susan earns \$40,000/year, and that Robert purchases Optional AD&D coverage of 10 times his salary .

** Premium paid by using one-half of the employer contribution.

Certified Other health Coverage - 1/2 SGIP Maximum \$181.77

Dental

- You and your spouse can enroll separately in dental coverage. You may enroll in the same dental plan or in different dental plans, or
- One of you can enroll and cover the other as a dependent in the same dental plan.

Vision

- You and your spouse can enroll separately, or
- One of you can enroll and cover the other as a dependent.

Flexible Spending Accounts

You and your spouse may each set up Spending Accounts. You may each contribute up to \$4,800 to a Health Care Account and use the money for expenses incurred by yourself, your spouse and your dependent children. The combined total you and your spouse may contribute to Dependent Day Care Accounts is \$5,000.

Example 2 - With Scott & White and Dental HMO

	With separate health coverage		Sharing health coverage	
	Robert	Susan	Robert	Susan
Scott & White	\$34.74 (employee only)	\$139.78 (employee/children)	\$0 (covered by Susan)	\$286.76 (employee/family)
Dental HMO	\$53.81 (employee/family)	\$0 (covered by Robert)	\$0** (\$53.81 pd by SGIP)	\$0 (covered by Robert)
Vision	\$6.20 (employee only)	\$10.18 (employee/children)	\$0** (\$18.16 paid by SGIP)	\$0 (covered by Robert)
AD&D *	\$8.88 (employee/family)	\$0 (covered by Robert)	\$0** (\$8.88 paid by SGIP)	\$0 (covered by Robert)
LTD *	<u>\$10.48</u> (employee)	<u>\$11.33</u> (employee)	<u>\$0**</u> (\$10.48 paid by SGIP)	<u>\$11.33</u>
Total	\$114.11	\$161.29	\$0	\$298.08
	Combined cost: \$275.40		Combined cost: \$298.08	

* To calculate LTD and AD&D premiums, assume Robert earns \$37,000/year and Susan earns \$40,000/year, and that Robert purchases Optional AD&D coverage of 10 times his salary .

** Premium paid by using one-half of the employer contribution.

Certified Other health Coverage - 1/2 SGIP Maximum \$181.77

Example 3 - With Scott White and A&M Dental PPO

	With separate health coverage		Sharing health coverage	
	Robert	Susan	Robert	Susan
S&W	\$34.74 (employee only)	\$139.78 (employee/children)	\$0 (covered by Susan)	\$286.75 (employee/family)
Dental HMO	\$28.77 (employee/family)	\$60.42 (covered by Robert)	\$0** (employee/family)	\$0 (covered by Robert)
Vision	\$6.20 (employee only)	\$10.18 (employee/children)	\$0** (employee/family)	\$0 (covered by Robert)
AD&D *	\$8.88 (employee/family)	\$0 (covered by Robert)	\$0** (employee/family)	\$11.33 (covered by Robert)
LTD *	<u>\$10.48</u>	<u>\$11.33</u>	<u>\$0**</u>	<u>\$11.33</u>
Total	\$89.07	\$221.71	\$0	\$298.08
	Combined cost: \$310.78		Combined cost: \$298.08	

* To calculate LTD and AD&D premiums, assume Robert earns \$37,000/year and Susan earns \$40,000/year, and that Robert purchases Optional AD&D coverage of 10 times his salary .

** Premium paid by using one-half of the employer contribution.

Certified Other health Coverage - 1/2 SGIP Maximum \$181.77

Life Insurance

The choices you and your spouse make regarding health coverage will impact which life insurance options are available to you both.

With A&M System health coverage

If you both enroll in A&M System health coverage as employees, you will both automatically have Basic Life coverage. In addition, you may choose one of the following:

- **Optional Life**—You may each purchase coverage of up to six times salary. You pay the premiums out of your own pocket.
- **Dependent Life**—One of you may enroll in Optional Life and cover the other under Dependent Life. You pay the premiums out of your own pocket.

If you enroll under your spouse's A&M System health coverage, you may choose one of the following:

- **Alternate Basic Life**—You may purchase \$50,000 (or seven times salary, if less) using the employer contribution.
- **Optional Life**—You may each purchase coverage of up to six times salary. You pay the premiums out of your own pocket.
- **Dependent Life**—If you don't enroll in Alternate Basic Life or Optional Life, your spouse may enroll in Optional Life and cover you under Dependent Life.
- Your spouse will pay the Dependent Life premiums out of his/her own pocket. If you enroll in Alternate Basic Life or Optional Life and your spouse does not, you may cover your spouse on your Dependent Life.

Keep the following rules in mind:

- *If you're covered as a dependent on System health coverage, you may not purchase Basic Life.*
- *You may not have both Alternate Basic and Optional Life.*
- *You may not be covered under both Dependent Life and Optional or Alternate Basic Life.*
- *Dependent children can be covered by only one parent.*

Optional Accidental Death and Dismemberment (AD&D)

- You can each enroll in your own AD&D coverage, or
- One of you can be covered only as a dependent on the spouse's AD&D coverage, or
- You and/or your spouse can elect coverage both as an employee and a dependent. However, any benefits paid for you or your spouse will not exceed the maximum you are each eligible for as an employee.

Even if you both cover dependents, the maximum coverage for each child is \$25,000.

Long-Term Disability

Because you cannot enroll dependents in Long-Term Disability, you must enroll separately if you both wish to be covered.

Without A&M System health coverage

If you and your spouse do not choose A&M System health coverage, but you both certify that you have other health coverage, you may choose one of the following:

- **Alternate Basic Life**—You may each purchase \$50,000 (or seven times salary, if less) using the employer contribution.
- **Optional Life**—You may each purchase coverage of up to six times salary. You pay the premiums out of your own pocket.
- **Dependent Life**—One of you may enroll in Alternate Basic Life or Optional Life and cover the other under Dependent Life. You pay the Dependent Life premiums out of your own pocket.

If you and your spouse do not choose A&M System health coverage, and neither of you certify that you have other health coverage, you may each purchase Basic Life coverage and pay the premiums out of your own pocket. In addition, you may choose one of the following:

- **Optional Life**—You may each purchase this coverage. You pay the premiums out of your own pocket.
- **Dependent Life**—If you enroll in Basic Life only and your spouse enrolls in Optional Life, your spouse may cover you under Dependent Life. You pay the premiums out of your own pocket.

Long-Term Care

- You and your spouse can enroll separately in Long-Term Care, or
- One of you can enroll and cover the other as a dependent (with no difference in the premium).

Covering Children

Either spouse can cover children as dependents, but only one spouse can cover children on each type of coverage, except AD&D. For example, if both spouses have separate health coverage, only one spouse can cover the children on health, even if the spouses are enrolled in different health plans. Likewise, only one spouse can enroll the children in Dental, Vision or Dependent Life.