



# When You and Your Spouse Work for The Texas A&M University 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.

- One of you can enroll in the health plan 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 (\$300.18 for full-time, \$150.09 for part-time) to pay for Alternate Basic Life, 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 the monthly out-of-pocket costs can vary depending on your choice.

## 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.

## A&M Care and Dental HMO

	With separate health coverage		Sharing health coverage	
	Robert	Susan	Robert	Susan
<b>A&amp;M Care</b>	\$0.00 (Empl only)	\$195.25 (Empl/Child)	\$ 0 (covered by Susan)	\$395.47 (Empl/Fam)
<b>Dental HMO</b>	\$53.21 (Empl/fam)	\$ - (covered by Robert)	** \$ - (\$53.21 pd by SGIP)	\$ - (covered by Robert)
<b>Vision</b>	\$ 7.00 (Empl only)	\$ 11.50 (Empl/Child)	** \$ - (\$23.50 pd by SGIP)	\$ - (covered by Robert)
<b>AD&amp;D *</b>	\$ 8.88 (Empl/fam)	\$ - (covered by Robert)	** \$ - (\$ 8.88 pd by SGIP)	\$ - (covered by Robert)
<b>LTD *</b>	\$ 5.46 (Empl only)	\$ 5.92 (Emp only)	** \$ - (\$ 5.46 pd by SGIP)	\$ 5.92 (Empl only)
<b>Total</b>	\$74.55	\$212.67	\$ 0	\$401.39
Combined cost:	\$287.22		\$401.39	

\* To calculate LTD and AD&D premiums, assume Robert earns \$37,000/year and Susan earns \$40,000/year, and that Robert purchases AD&D coverage of 10 times his salary. (Both are non-tobacco users)

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

Certified Other Health Coverage - 1/2 SGIP Maximum \$300.18

In the example above, the monthly savings using the Separate Health Coverage scenario is \$114.17 and the annual savings is \$1,370.04. Which scenario results in savings, and how much savings, will vary depending on your salary and the coverage you choose.

## 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.

# Life Insurance

The choices you make regarding health coverage impact the life insurance options available to you and your spouse.

## 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 your salary (you will need to provide evidence of good health for four to six times your 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 up to seven times your salary, if less) using the employer contribution.
- **Optional Life**—You may each purchase coverage of up to six times your salary (you will need to provide evidence of good health for four to six times your 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.

## 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 up to seven times your salary, if less) using the employer contribution.
- **Optional Life**—You may each purchase coverage of up to six times your salary (you will need to provide evidence of good health for four to six times your 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.

## 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.***

## 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 benefit 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.

## Flexible Spending Accounts

You and your spouse may each set up Spending Accounts. You may each contribute up to \$2,650 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.

## 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.