

# LIFESPAN'S HEALTH PROGRAM

## Your Coverage Options

You have the following options for health coverage:

- Lifespan Blue (Blue Cross/Blue Shield of RI)
- No Coverage

## Coverage for You and Your Dependents

When you enroll in health coverage, you need to choose coverage based on the number of dependents you are eligible to cover:

- Individual (for you only)
- Dual (for you and one dependent)
- Family (for you and two or more dependents)

## Dependents Who Are Eligible for Coverage

You can cover the following dependents for health coverage:

- Your spouse
- Your unmarried dependent children through the calendar year in which they turn 19, or through the calendar year in which they turn 23 if they are full-time students at an accredited school. For all benefit programs, if full-time student status ends, coverage will terminate at the end of the month in which they cease to qualify as a full-time student. It is the employee's responsibility to inform the Benefits Department if their dependent ceases to be a full-time student.
- Your disabled dependent children over 19 who meet plan eligibility requirements
- Your same sex domestic partner\* or common law spouse

Please refer to the "Lifespan Dependent Eligibility Guidelines" to determine which documents will be acceptable when providing proof of your relationship with your dependents.

\*The IRS requires that the fair market value (FMV) of the medical coverage provided by the employer to a domestic partner under the Internal Revenue Code definition must be included in the employee's gross income as wages. The FMV will be the individual group rate less any payment by the employee for such coverage.

## Costs for Coverage

The per pay period cost for health coverage is shown on the "Employee Contributions" sheet enclosed as well as on your personalized enrollment form.

## If You Choose No Coverage

If you choose no coverage, you can receive taxable cash-in-lieu of benefits in your paycheck throughout the course of the year.