

This is the eligibility and definitions section - the Summary Plan Description for the Geisinger Health System Welfare Plan for both the HMO and PPO plans

## Spouses and domestic partners

### Spouse/Domestic Partner Surcharge

For new hires and newly enrolled employees:

- Effective July 1, 2017, new hires and newly enrolled employees who enroll a spouse/domestic partner will have a surcharge of \$100 per month (\$46.15/biweekly) if the spouse/domestic partner declines group coverage available through his or her own employer. Geisinger does not want to follow the current industry trend prohibiting spouses' coverage if they have coverage available through their own employer. We want to continue to offer the option and we have implemented a surcharge to help reduce overall costs to the plan since employees and Geisinger share the cost. This is a way to keep employee premiums affordable in the future.

For all employees:

- After Jan. 1, 2018, the Spouse/Domestic Partner Surcharge will be effective for all employees who enroll a spouse/domestic partner who has coverage available through his or her own employer.

### Domestic partners

- Domestic partners can only be added during the first 30 days as a new hire or through the year if there is a qualifying event.
- You need to complete the Domestic Partner Affidavit available on OurGeisinger certifying that you are in a domestic partnership.
- Contributions and premiums for your domestic partner and their children are taxable.
- You cannot use your flexible spending account (FSA) for expenses incurred by your domestic partner and his or her dependents unless they are also your dependents.
- COBRA coverage is not available to your domestic partner and his or her children unless they are also your children.

### Who else can I cover?

Geisinger allows you to cover you and your family members. Below is a list of eligible dependents and the rules for adding them to your healthcare plan.

Dependents	Eligibility requirements
<b>Legally married spouse</b>	Can be of the same or opposite gender If your spouse also works for Geisinger, you <b>cannot</b> be covered as both an employee and a dependent
<b>Children under the age of 26</b>	You can cover your children, your stepchildren and your domestic partner's children up to age 26; if your spouse/domestic partner also works for Geisinger, children may only be covered by one parent's plan
<b>Disabled children</b>	Children who became disabled before the age of 26 are eligible
<b>Domestic partner</b>	A domestic partner is someone who is at least 18 years or older, involved with you in a committed relationship (but not legally married), not related to you by marriage or blood, and with whom you are financially interdependent for a minimum of six (6) months  If your domestic partner also works for Geisinger, you cannot be covered as both an employee and as a dependent