

**WUSTL BENEFITS POLICY**  
**SINGLE BENEFIT – WUSTL COUPLES**  
**Updated January 2015**

**Background:**

The following represents our policy and past practice in the application of benefits for WUSTL couples. Please refer to the Plan Documents or Summary Plan Descriptions for each benefit for eligibility criteria and complete plan provisions.

**Health Insurance (Health/Dental/Vision)**

A spouse or domestic partner of a WUSTL couple may not be enrolled both as an employee and a dependent in our health insurance or dental only plans. Dependent children of two WUSTL employees may not be enrolled in both parents' health and/or dental only plan.

**Flexible Spending**

Both members of a WUSTL couple may enroll in the health flex spending plan up to an individual annual maximum of \$2,550. A WUSTL couple may enroll in the child care flex spending for an annual combined maximum of \$5,000.

**Health Savings Account (HSA)**

Both members of a WUSTL couple may enroll in the Health Savings Account if they are each separately enrolled in WUSTL's High Deductible Health Plan (HDHP). Each spouse separately enrolled in the High Deductible Health Plan is eligible to receive the University contribution to the HSA applicable to their respective HDHP coverage level, provided they are making the minimum annual HSA contribution based on their individual annual base salary. The combined contribution elections made by the WUSTL couple cannot exceed the annual HSA contribution limit for family coverage.

**Life Insurance**

A spouse or domestic partner of a WUSTL couple may only be enrolled in optional life insurance as the employee, not as a spouse/domestic partner. Dependent children of two WUSTL employees may not be enrolled in both parents' optional child term life insurance plans.

**Dependent Child Tuition Assistance**

Two full time WUSTL employees will receive a benefit equivalent to one full time employee for their dependent child/children.

Two part-time WUSTL employees will receive a benefit equivalent to one part-time employee for their dependent child/children.

The employee applying for this benefit on behalf of their dependent child/children must meet the eligibility/service requirement defined in the plan document in order for the dependent child/children to receive this benefit.

**Employee/Spouse/Domestic Partner Tuition Assistance**

A spouse or domestic partner of a WUSTL couple, in which both employees are full time, may only utilize the benefits of the Employee Tuition Assistance plan (may not use spouse tuition assistance).

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