

Benefit Plan Eligibility & Definitions

Plan year: April 1, 2019 – March 31, 2020

Effective date: First of the month following benefit eligibility/start date, assuming enrollment has been completed within 31 days.

- Deductions are taken from the first two paychecks in the month; 24 paychecks per year.
- Total monthly cost also is the COBRA continuation rate.

Health and dental insurance premiums will be paid with pre-tax dollars.

Dependent Definition

Spouse

A spouse is a husband or wife through a legal union (marriage).

Child

- A son, daughter, step-child of the employee, legal ward, a legally adopted individual of the employee or an individual who is lawfully placed with the employee for legal adoption by the employee.

Children are covered from birth through the end of the month they turn age 26 regardless of their student, financial, access to other coverage or marital status.

- A grandchild of the employee. Health insurance coverage only continues until the dependent child (as described above) is 18 years of age.

Spousal Surcharge (\$100)

Does your spouse have access to health insurance through their own employer?

If so, and they are included on your Marshfield Clinic Health System health insurance plan, your premium will include a \$100 (pre-tax) per month spousal surcharge. You are responsible for maintaining your spouse's eligibility status on the Workday Benefits/Change Dependents event should your spouse's coverage change at any time throughout the year.



Marshfield Clinic
Health System