



## Spouse Eligibility Breakdown

- **Medical**
  - **Blue plan:** The legal spouse of an employee may be covered on the plan as primary, and does not need to elect their employer coverage, if applicable.
  - **Gold Plan:** If the legal spouse of an employee is offered coverage through his/her employer, they must elect their employer coverage as primary and can be added to the UToledo plan as secondary.\*\*
  
- **Dental/Vision**
  - Spouse may be covered as primary on either/both plans.

## Dependent Child Eligibility Breakdown:

- **Medical/Rx, Dental & Vision**
  - Age 19 – 26 (end of calendar year they turn age 26)
  - Married and unmarried dependents
  - Not required to be a full-time student
  - Not required to be an IRS dependent
  
- **Health Savings Account/Flexible Spending Account**
  - Age 19 – 24 (end of calendar year they turn age 24)
  - IRS dependent
  
- **Tuition Fee Waiver & Life Insurance**
  - Age 19 – 24 (end of calendar year they turn age 24)
  - Unmarried
  - IRS dependent

\*\*Please see [Spousal Healthcare Eligibility Affidavit](#) for details or contact [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu)

### Human Resources

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