

Spouse Coverage Policy

- ▶ Sunshine offers medical insurance coverage for spouses only if they do not have access to other health insurance through their own employer, or if their employer pays less than 50% of the total cost of coverage.
- ▶ Employees enrolling a spouse for the first time must provide a marriage certificate as verification of eligibility.
- ▶ Thereafter, each year, employees must provide annual verification confirming that their spouse is not offered medical coverage elsewhere or, if employed, that their employer contributes less than 50% of the cost of coverage.
- ▶ Employees must also complete the Spousal Eligibility Form no later than November 20, 2026.
- ▶ Marriage certificates (for first-time enrollment) and annual verifications are due by November 20, 2026.
- ▶ Domestic partners are not eligible for coverage under Sunshine's medical plan.