

CAREER EXPERTS GROUP

LET'S GET TO WORK ON YOUR CAREER!

YOUR CAREER > YOUR FUTURE

## ASK THE EXPERTS

OCTOBER 2022

### EMPLOYMENT BENEFITS

#### **Are employers required to offer coverage to family members? If yes, who qualifies as a family member?**

Under the Affordable Care Act, employers with 50 full-time employees, including full-time equivalent employees, are required to provide dependent coverage. However, they are not required to provide spouse coverage.

- Most larger employers do offer spouse coverage. Some employers have added restrictions or surcharges for employees who cover a spouse when that spouse has their own employer coverage available to them.
- Under ACA the definition of a dependent is a child or other individual for whom a parent, relative, or other person may claim a personal exemption tax deduction.
- Some employers may offer spouse coverage only to opposite-sex legal spouses, while others may offer it to both same or opposite-sex legal spouses.

*For more health insurance-related information and education check out our free downloadable 28 page "Understanding Your Health Insurance Options" document on the CEG website's "[Resources](#)" page.*

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