



October 2, 2023

Hello,

Apple offers a wide range of exceptional benefits designed to help you and your family feel healthy, supported, and secure. Each year, we look for ways to help team members get the care they need and the most out of their benefits.

Soon, we'll be asking you to think about your needs for the upcoming year — the benefits open enrollment period for US team members is October 23 to November 10, 2023.

As part of the enrollment process, Apple will provide the resources you need to personalize your benefits in a way that is right for you and your family, and, as always, you'll be asked to confirm the eligibility of your dependents.

To check who qualifies as a dependent, please visit [Covering Your Dependents](#) on the People site at people.apple.com/page/535 or review the enclosed eligibility criteria.

The following documentation may be required to confirm eligibility:

-
- **Spouses and children:** marriage, birth, or adoption certificates
 - **Qualified domestic partnerships:** joint bank account or mortgage statements, or lease agreement

To update your dependents, or make other changes to your Apple health plan, please use the Benefits Enrollment Tool during open enrollment. During this time, you can add new dependents or remove anyone no longer eligible from your plan.

Apple offers a range of benefits and programs that help you plan for today and tomorrow. We encourage you to explore your options at people.apple.com/benefits. If you have any questions, contact People Support.

Thank you,

The Apple Benefits team

02030296000000233532
02



030300229600000233532

Dependent Eligibility

Eligible dependents

Eligible dependents typically include your spouse, domestic partner, and children. Coverage may include medical, vision, and dental coverage, as well as life and accidental death and dismemberment (AD&D) insurance.

Generally, eligible dependents are defined as:

- Your **spouse**, unless you're divorced
- Your **qualified domestic partner** provided:
 - You have an exclusive domestic partnership or civil union that is legally established under state law, or
 - You meet all of the following criteria:
 - You live together in an exclusive, committed relationship, identical to being married. "Live together" means that you share the same living quarters. You will not be considered to have stopped living together if one of you leaves the shared quarters for a period of time but intends to return.
"Exclusive" means that your partner is your sole domestic partner. "Committed relationship" means that the relationship is intended to last indefinitely and that you and your partner are responsible for each other's common welfare.
 - Both of you must be at least 18 years old and mentally competent to enter into a contract.
 - Neither of you is married to another person.
 - You and your partner are not related in any way that would prevent a marriage in the state in which you reside.
 - Neither of you has been in a previous domestic partnership within the previous 6 months (this requirement is waived if the previous partnership ended due to the death of your partner or if your partnership was legally terminated in the state where you reside).
- Your **children** up to the last day of the same month they turn 26 years old, unless they're enrolled in healthcare coverage with their employer. The term "children" includes:
 - Your natural or legally adopted children.
 - Your stepchildren or qualified domestic partner's children while you are married to or in a qualified domestic partner relationship with their parent.
 - Children for whom you or your spouse or qualified domestic partner are responsible to provide healthcare coverage for based on a qualified medical child support order (QMCSO).
 - Foster children or other children placed with you, your spouse or qualified domestic partner, by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
 - Your eligible dependent children of any age who acquired physical or mental disabilities before age 26, or while they were covered as an eligible dependent by an Apple Medical Plan. Eligible dependent children age 26 or older with disabilities must primarily rely upon you for financial support, and must not provide more than one-half of their own support. Upon reaching age 26, written proof of disability must be provided within 31 days after the claims administrator's or insurance company's request. Periodic proof of disability and support may be required.

Ineligible dependents

Ineligible dependents include, but are not limited to:

- Parents
- Grandparents
- Grandchildren
- Aunts
- Uncles
- Nieces
- Nephews
- Cousins
- Siblings
- Children of a former spouse or former qualified domestic partner
- Children under age 26 who are enrolled in healthcare coverage with their own employer