

Same Sex Marriage Guidelines

Recent guidelines issued by multiple government entities require that same sex couples legally married in a jurisdiction with laws authorizing same sex marriage must be treated as married for federal tax purposes, regardless of whether the couple resides in a state where the same sex marriage is recognized. Please read below if you are in this situation to see how this affects you:

- **Medical and Dental Coverage:** Under these plans, legally married same sex spouses are now eligible for coverage as a spouse under these plans. Like legally married opposite sex spouses, there is no need for these employees to complete a Domestic Partner Affidavit for coverage. They are required to provide evidence of their marriage when adding their spouses.
- **Retirement plans:** Under the Ingridion retirement plans (including both the pension and 401(k) plans), if you are married (now including same sex marriages) and you name or named someone other than your spouse as primary beneficiary; the law requires that your spouse consent in writing to that designation. If written consent is not received, the law requires the plans to pay benefits to your surviving spouse in the event of your death, regardless of whom you named as primary beneficiary.
- **Retiree medical plans:** Your same sex spouse is treated as your spouse under the RHCSA and legacy National Starch retiree programs.
- **All other benefit programs:** Under all other benefit programs, your same sex spouse is treated as a spouse for all plan purposes.