

REGISTRATION PROCESS FOR DOMESTIC PARTNER INSURANCE BENEFITS

Carnegie Mellon extends insurance benefits to same- and opposite-sex domestic partners of eligible employees. If your relationship meets the criteria described in this document, you can enroll your partner as a dependent under your insurance benefits.

Please Note: Legally married, same-sex partners are recognized as spouses under federal law. Employees who wish to enroll their same-sex spouse in a benefit plan should enroll their partner as a spouse. Domestic partnership registration is not necessary.

For questions about domestic partner benefits, please contact the CMUWorks Service Center at 412-268-4600 or cmu-works@andrew.cmu.edu.

REGISTRATION PROCESS

1. Review the information in this document. To be eligible, both parties must acknowledge that they meet the Carnegie Mellon definition of a Domestic Partner Relationship.
2. To elect insurance coverage for your domestic partner, enroll online through Workday.
3. Complete the *Registration Statement of Domestic Partnership for Insurance Benefits* included in this document. Upload the Registration Statement and supporting documentation to Workday (or return to the CMUWorks Service Center) within 30 days of completing your online enrollment.

Please Note: The Registration Statement and supporting documentation is subject to approval by the CMUWorks Service Center.

4. Coverage will be effective on the first of the month following the enrollment event or on the first day of the plan year for Open Enrollment.

ELIGIBILITY

Carnegie Mellon defines a domestic partnership as a relationship between a Carnegie Mellon employee and another individual that meets all of the numbered criteria below:

1. Both parties are 18 years of age or older and are able to contract at time of registration.
2. Neither party is legally married to, or the domestic partner of, any other person.
3. The parties are not related by blood to a degree that would bar marriage in the Commonwealth of Pennsylvania.
4. The relationship has been entered into voluntarily, willingly and without reservation.
5. The partners have been in a committed relationship as a couple for at least twelve (12) continuous months prior to registration of the domestic partner relationship. The relationship is intended to continue indefinitely.
6. The relationship includes mutual support, mutual caring and commitment, and mutual responsibility for each other's welfare in the nature of a domestic partner relationship.

VERIFICATION

In addition to the Registration Statement, documentation is required for proof of domestic partnership. Provide supporting documentation for at least three of the lettered criteria.

- a. Joint lease, deed or mortgage agreement;
- b. Designation by the Carnegie Mellon employee of the other party as primary beneficiary on a life insurance policy or retirement contract;
- c. Designation as the primary beneficiary in the employee's will;
- d. Durable power of attorney for property or health care decisions granted by either party to the other;
- e. Joint ownership of a motor vehicle, joint checking account or joint credit account;
- f. Mutual legal responsibility for the care of a child.

OVERVIEW OF BENEFITS FOR REGISTERED DOMESTIC PARTNERS

This overview is intended to inform eligible employees with an eligible domestic partner of the University benefits available to them. Any questions or concerns should be directed to the CMUWorks Service Center at 412-268-4600 or cmu-works@andrew.cmu.edu.

MEDICAL/PRESCRIPTION, DENTAL, & VISION

Eligible domestic partners may be enrolled in the medical/prescription, dental and vision plans under the same terms and conditions as a “spouse” except that, in accordance with federal law, the additional required contribution for coverage must be made on an after-tax basis. *Please Note: University dental and vision coverage is not available to part-time faculty and staff or members of Local 95 –IUOE. Local 95 members should contact their union representative for information on programs offered through the union.*

DEPENDENT LIFE AND AD&D INSURANCE

The benefits program includes a life insurance option that covers dependents. You must have Optional coverage for yourself in order to purchase coverage for your dependents. All Dependent Life Insurance rates are paid with after-tax dollars. Domestic partners may be covered for 50% of the Optional Life and AD&D Insurance that you purchase for yourself. Rates are based on your partner’s age. Evidence of Insurability is required for coverage of more than \$50,000. *Please Note: Dependent Life is not available to part-time faculty and staff or members of Local 95 –IUOE.*

COVERAGE FOR CHILDREN

Children who qualify as eligible dependents of the employee for Federal Income Tax purposes may be enrolled as a dependent in the employee’s benefits on a pre-tax basis, if they otherwise meet plan requirements for eligible dependent children. Children of the domestic partner who are not dependents of the employee are not eligible for benefits coverage.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT & DEPENDENT CARE REIMBURSEMENT ACCOUNT

Qualified expenditures for health care or dependent care expenses incurred by the domestic partner or children are only reimbursable if the person is the eligible dependent of the employee for Federal Income Tax purposes. *Please Note: These accounts are not available to part-time faculty and staff or members of Local 95 –IUOE.*

COST OF COVERAGE

Under federal tax law, if your domestic partner does not qualify as your tax dependent for health coverage purposes (as defined below), then you will be unable to pay for your domestic partner’s coverage on a pre-tax basis and the cost to add your domestic partner to coverage will be deducted from your pay on an after-tax basis. The after-tax contribution is in addition to any pre-tax contribution you are currently making for your own coverage. Furthermore, the fair market value of adding your domestic partner to your existing coverage will also be reported as taxable income. This includes any portion of the premiums that the University pays for your domestic partner’s coverage. The amount of tax will vary depending on the type and level of coverage selected and your personal tax level. See the Benefits Guide or the Benefits website for the rates of our medical/prescription, dental, vision and dependent life insurance coverage.

WHO IS A DOMESTIC PARTNER TAX DEPENDENT?

In general, the following conditions must be met (in addition to qualifying as a domestic partner) in order for your same-sex or opposite-sex domestic partner to qualify as your tax dependent for health coverage purposes under federal tax law:

- You and your domestic partner have the same principal place of abode for the entire calendar year;
- During the calendar year you provide more than half of your domestic partner’s total support;
- Your domestic partner is not your (or anyone else’s) “qualifying child” under Section 152(c) of the Internal Revenue Code (the “Code”); and
- Your domestic partner is a U.S. citizen, a U.S. national, or a resident of the U.S., Canada, or Mexico.

If your domestic partner qualifies as your tax dependent for health coverage purposes, then you will be able to pay for domestic partner coverage on a pre-tax basis. In this case, no portion of the premiums paid by the University will be included in your income or be subject to federal withholding or employment taxes.

FILING A DOMESTIC PARTNER CERTIFICATION FOR DEPENDENT TAX STATUS

If your domestic partner qualifies as your tax dependent for health coverage purposes, you can avoid having the value of your domestic partner’s health coverage treated as taxable income. To avoid taxation, you must complete and return the *Domestic Partner Certification for Dependent Tax Status* included in this document, indicating that your domestic partner qualifies as your federal tax dependent for health coverage purposes.

