Franklin County Cooperative
Health Improvement Program

Frequently Asked Questions: Domestic Partner Coverage

1. Who can enroll a domestic partner for health benefits? Are children of a domestic partner eligible?
Any Franklin County employee enrolled in the Franklin County Cooperative Health Improvement Program. The domestic partner must enroll in order to enroll the domestic partner dependent child(ren)in health or life coverages. See the Health Benefits Guide for dependent eligibility guidelines.

2. Who is considered a domestic partner?
The domestic partner of a covered employee is someone who meets all of the following criteria:
- shares a permanent residence with the employee
- is the sole domestic partner of the employee, has been in a relationship of domestic partnership with the employee for at least the past six (6) months and intends to remain in the relationship indefinitely
- is not currently married to or legally separated from another person
- shares responsibility with the employee for each other's common welfare
- is at least 18 years of age and mentally competent
- is not related to the employee by blood to a degree of closeness that would prohibit marriage
- is currently and has been for at least the past six (6) months financially interdependent with the employee in accordance with the plan requirements

3. What documents must be completed and what information must be available when enrolling?
An Affidavit of Domestic Partnership must be completed and notarized. Documents supporting financial interdependency dating back **(6) months** or longer must be submitted. Proof of dependent eligibility, i.e. birth certificates, must be provided for each dependent child of the domestic partner being enrolled. Name, gender, date of birth, and social security number of the domestic partner and domestic partner dependent child(ren) must be supplied when completing the online enrollment.

4. What supporting documents must be supplied to show 6 months of financial interdependency?
Financial interdependency requires the existence of three (3) of the following. Documents submitted to support financial interdependency must illustrate financial interdependency for at least six (6) months, i.e. if using a joint bank account, a bank statement dating back six (6) months must be supplied.
- joint ownership of real estate property or joint tenancy on a residential lease
- joint ownership of an automobile
- joint bank or credit account
- joint liabilities (e.g. credit cards or loans)
- a will designating the domestic partner as primary beneficiary
- a retirement plan or life insurance policy beneficiary designation form designating the domestic partner as primary beneficiary
- a durable power of attorney signed to the effect that the employee and the domestic partner have granted powers to one another

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5. **What is a qualifying event to enroll a domestic partner and a domestic partner's dependent(s)?**
The date of the completion of the "Affidavit of Domestic Partnership" will be the 'qualifying or life event' for enrolling a domestic partner and domestic partner dependent child(ren).

7. **What is the employee contribution for domestic partner coverage?**
The employee contribution is based upon coverage level and mirrors the contribution of an employee covering a spouse and/or dependent children. Per IRS guidelines, the portion of the employee contribution attributed to domestic partner and domestic partner dependent child(ren) coverage cannot be paid on a pre-tax basis. See example to the right. $162 of the $361 employee contribution is deducted pre-tax. $199 of the $361 employee contribution is deducted post-tax.

Example: Jane enrolls a domestic partner		
Jane's monthly contribution: $361		Fair Market Value (FMV) of domestic partner benefit, per month: $1469.50
Pre-tax	**Post-tax**	Jane's income tax bracket: 20%
$162	$199	Jane's additional taxes per month: $294.00*

* Equals approximately 20% of $1469.50.

In this example, Jane's monthly pay is reduced by $655.00 (contributions and taxes).

8. **What tax implications are present when enrolling a domestic partner?**
The fair market value (FMV) of the domestic partner benefit (i.e., the cost or value of the benefit provided to the domestic partner and their dependents) is taxed as regular income to the employee. An employee's monthly take home pay is reduced by this additional tax. Tax implications for domestic partner benefits are driven by IRS regulations, not the County, and could impact an employee's take home pay significantly. This must be taken into consideration when calculating the total cost for domestic partner coverage. Please speak with a tax consultant for further direction.

9. **When does coverage for a domestic partner or a domestic partner's child(ren) end?**
If an employee and their partner end their domestic partnership, an "Affidavit of Termination of Domestic Partnership" must be completed. Coverage for the domestic partner and domestic partner dependent child(ren) ends the date the affidavit is signed. An employee cannot add the same or a different domestic partner for at least 6 months from the date of terminating a domestic partnership.

10. **Is a domestic partner and/or domestic partner dependent child(ren) eligible for COBRA?**
Yes. COBRA rules apply to a domestic partner and domestic partner dependent child(ren).

11. **What is required to apply for FMLA, or take sick leave to care for a domestic partner or a domestic partner's child(ren) or to use bereavement leave for a domestic partner or domestic partner's child(ren)?**
Check with your agency's human resources department regarding use of sick leave, FMLA, or bereavement leave with respect to a domestic partner or domestic partner's child(ren).