

Title/Subject: **DOMESTIC PARTNER (SAME-SEX) BENEFITS**

Applies to: faculty staff students student employees visitors contractors

Effective Date of This Revision: July 1, 2007

Contact for More Information: Benefits and Wellness

Board Policy Administrative Policy Procedure Guideline

BACKGROUND:

Central Michigan University offers certain benefits to same-sex domestic partners of active Professional & Administrative (P&A), Senior Officer (SO), Regular Faculty (RF) and Temporary Faculty (TF) employees who are employed at least half-time. The domestic partner's IRS dependent children are also eligible for coverage.

DEFINITIONS:

The terms used in this policy have the following meaning:

Domestic Partners are defined as two individuals of the same sex who:

- have an intimate, committed relationship and have had this relationship for a minimum period of time as noted below and share the same principal residence(s) and have done so for a minimum period of time as noted below, and

	P&A, SO, TF	Reg Faculty
Medical and Prescription Drug	6 months	6 months
All Other Benefits	6 months	6 months

- agree to be responsible for each other's basic living expenses during the domestic partnership and that anyone who is owed these expenses can collect from either; and
- are both 18 years of age or older; and
- are not married; and
- are not more closely related by blood than what is allowed for a legal marriage; and
- do not have a different domestic partner now.

POLICY:

1.0 Benefits became effective for the following groups as noted:

	SO	RF	TF	P&A
Medical, Prescription, Dental	7/1/01	1/1/00	7/1/01	7/1/01
Other Benefits (examples): Vision, Spouse Life Insurance, Child Life Insurance, Long-Term Care discounts, Bereavement Leave, Sick Time for family member, FMLA [for domestic partner and domestic partner's child(ren)], Employee Assistance Program, SAC/CHIP memberships and ID cards, Tuition Waiver, and University Apartment Leases	11/1/02	11/4/02	11/1/02 (excludes vision)	11/1/02

Authority: M. Rao, President; G. E. Ross, VP of FAS
History: 11/03, 7/1/06
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- 2.0 In order to obtain benefits for a domestic partner:** an affidavit must be completed and signed by the employee attesting that they meet the criteria for a Domestic Partner.
- 3.0 Cost of Domestic Partner Benefits:** The insurance premium rates and university contributions for same-sex domestic partners are identical to those for spouses or families (i.e. the two-person rate and contribution would apply if the coverage changes from single to two-person).
- 4.0 Taxation of Domestic Partner Benefits:** The IRS has determined that domestic partner coverage is considered a taxable benefit.
- 4.1** The employee's taxable gross income will be increased to reflect the fair market value of the coverage (For example, to add a domestic partner only [no children], the amount that will be added to taxable gross is equivalent to the full premium for single coverage).
- 4.2** On the employee's earnings statement, the taxable benefit will be added into the employee's taxable gross income.
- 4.3** Current benefits that are taxable are: medical, prescription drug, dental, vision, and tuition waiver. Spouse and child life insurance are required to be offered on a post-tax basis.
- 5.0 Confidentiality:** The University will keep records containing information on domestic partners confidential to the extent permitted by law. When applying for domestic partner benefits, it is important to understand that the law may require disclosure regarding domestic partners benefits at a public university.
- 6.0 COBRA:** There are no rights to COBRA continuation for a domestic partner.

PROCEDURE:

- 1.0 Domestic Partners may be added or removed from insurance at the following times:**
- **Annual Open Enrollment Period:** An annual open enrollment period is held, usually in May, during which benefit elections may be changed, including adding or deleting persons covered under benefits. Any election changes made during open enrollment are effective July 1 with the start of the new plan year.
 - **New Hire:** Newly hired employees may elect coverage for themselves and their domestic partner providing eligibility requirements are met. To enroll, select the appropriate coverage level on the election form and list the domestic partner on the cover sheet.
 - **Eligibility event:** Once the criteria defining eligibility under this policy has been met, or if a partner were to lose coverage elsewhere, the employee will have only 30 days to add a partner to his/her coverage. Likewise, if a partner were to obtain coverage elsewhere, the partnership were to terminate, or if the domestic partner's IRS dependent child(ren) lose eligibility; the employee would have only 30 days to remove the partner or child from coverage. The start date of the coverage will be prospective to the first day of the next available pay period. If the required enrollment materials are not completed and returned within 30 days of the event, the employee may not add his/her domestic partner until open enrollment.
- 2.0 Enrollment procedures for:** Medical, Prescription Drug, Dental, Vision, Long-Term Disability, Spouse or Child Life:
- Read and sign the CMU Domestic Partner Program Description.
 - Complete and sign the Affidavit of Domestic Partnership.
 - Complete the CMU Choices Enrollment Form (New Hire, Open Enrollment) or CMU Status Change form (Eligibility Event) to enroll a domestic partner in the coverage.
 - Complete the medical application form, if applicable.
 - Return the completed form(s), policy document, and Affidavit of Domestic Partnership to the Benefits office. All forms **MUST** be returned within 30 days of the event causing the addition of the domestic partner (Eligibility Event), or by the applicable deadline (New Hire, Open Enrollment).

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- 3.0 Termination procedures for:** Medical, Prescription Drug, Dental, Vision, Long-Term Disability, Spouse or Child Life:
- Complete and sign the Affidavit of Termination of Domestic Partnership (applicable to those situations when the removal is due to the termination of the relationship).
 - Complete the CMU Choices Enrollment Form (Open Enrollment) or CMU Status Change form (Eligibility Event) to remove a domestic partner from the insurance.
 - Complete the medical change form, if applicable.
 - Return the completed form(s) to the Benefits office. These forms **MUST** be returned within 30 days of the event causing the removal of the domestic partner (Eligibility Event), or by the applicable deadline (Open Enrollment).
- 4.0 Procedures for Enrollment in other eligible benefits:** (long term care insurance, bereavement leave, sick leave, FMLA, tuition waiver, Employee Assistance Program, SAC/CHIP Membership and ID cards, or University Apartments):
- Read and sign the CMU Domestic Partner Program Description.
 - Complete and sign the Affidavit of Domestic Partnership.
 - Return the completed forms to the Benefits & Wellness office. These forms **MUST** be returned prior to enrolling in any of the benefits listed.
- 5.0** All forms are available at the Benefits & Wellness Office in 108 Rowe Hall or at <http://www.hrs.cmich.edu/forms.htm>
- 6.0** Any false statements contained in an Affidavit of Domestic Partnership or failure to notify CMU of a change in circumstances is cause for disciplinary action up to and including discharge and liability for losses incurred.

Central Michigan University reserves the right to make exceptions, modify or eliminate this policy. This document supersedes all previous policies, procedures and directives relative to this subject. Please refer questions or concerns to the Originating Department.