

FREQUENTLY ASKED QUESTIONS REGARDING DOMESTIC PARTNERS AND YOUR HEALTH INSURANCE

May I add my domestic partner to my PERS health plan?

Employees can add domestic partners to their PERS medical plan under the following conditions:

Type of Domestic Partnership	Documentation Required
If you have an opposite sex domestic partner, and both you and your partner are under 62 years old:	Provide the Personnel Department, Employee Benefits Office with: <ol style="list-style-type: none"> 1. <u>A completed County "Affidavit of Domestic Partnership" form</u> 2. <u>CalPERS HBD-12 form</u> 3. <u>CalPERS HBD-12a (Declaration of Health Coverage) form</u> 4. <u>Insurance Enrollment form</u>
If you have a same sex domestic partner: <p style="text-align: center;">OR</p> If you have an opposite sex domestic partner and at least one of you is 62 or older:	Provide the Personnel Department, Employee Benefits Office with: <ol style="list-style-type: none"> 1. <u>A filed copy of the State Registered Domestic Partnership form</u> 2. <u>CalPERS HBD-12 form</u> 3. <u>CalPERS HBD-12a (Declaration of Health Coverage) form</u> 4. <u>Insurance Enrollment form</u>

Effective Date of Coverage

If the required forms are received by the Personnel Department, Employee Benefits Office within 60 days of the event date (domestic partner registration with the State or County) the effective date of coverage will be the first day of the month following the date received by the Personnel Department, Employee Benefits Office.

Forms received beyond the limit dates will have a coverage effective date as follows: the first day of the month following a 90-day waiting period from the date received by the Personnel Department, Employee Benefits Office. If the late enrollment request is made during the annual Open Enrollment period, the effective date of coverage will be the first day of the month following the 90-day waiting period or the Open Enrollment effective date, whichever date is earliest.

Financial Liability

The enrolled individual (employee) is responsible for maintaining accurate enrollment status in the CalPERS health program. Failure to notify the County or CalPERS of the termination of the domestic partnership shall make the enrollee liable for any and all additional expenses incurred by the domestic partner and/or his or her dependents.

If I add my Domestic Partner to my health plan, how is my salary affected?

Besides the normal premium payment, which is deducted from each paycheck, you will be taxed on the attributable income each pay period.

What is Attributable Income?

The Internal Revenue Service (IRS) does not recognize a domestic partner as a dependent for income tax purposes unless your domestic partner is also your IRS dependent. If your domestic partner does not qualify as your IRS dependent and you do not, therefore, claim your partner as your dependent for income tax purposes, the contributions made by the County for your domestic partner are taxable to you, resulting in what is referred to as **attributable income**, which is added to your gross salary for income tax purposes.

Will H-Care apply toward my partner’s premium?

No. The County’s H-Care program allows you to make the premium contributions for your dependents on a pre-tax basis. If you are enrolled in H-Care and you plan to add a domestic partner and their children to your medical plan, the premium contributions you make for your domestic partner and their children cannot be made on a pre-tax basis unless your partner and children are also your dependent for IRS purposes. Therefore, your H-Care deduction will be adjusted accordingly.

Will Flexible Spending (HC-FSA) coverage apply toward my domestic partner and their children?

No, unless they meet the eligible requirements as individuals who would qualify as a tax dependent under IRS Code Section 105(b).

Dental Plans

You may add a domestic partner and their children (if any) to your dental plan by completing a County Affidavit or State Certificate and the Insurance Enrollment form. Time limits as explained in the “Effective Date of Coverage” section apply.

Vision Plan

You may add a domestic partner and their children (if any) to your vision plan by completing a County Affidavit or State Certificate and the Insurance Enrollment form. Please review the rate sheet for your bargaining unit for dependent cost for this benefit. Time limits as explained in the “Effective Date of Coverage” section apply.

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Contact the Personnel Department, Employee Benefits Office by e-mail at: benefits.questions@co.santa-cruz.ca.us or telephone 831-454-2241, select option 9 to leave a message, to obtain required forms, with the exception of the State Registry, which can be obtained from the State of California website at: <http://www.ca.gov/>

It is the employee’s responsibility to notify the Personnel Department, Employee Benefits Office regarding any change in the Domestic Partnership relationship.