



Domestic Partnership Benefits - Contract College FAQ

Health Insurance (NYSHIP) and Domestic Partners

New York State offers health and dental benefits to all domestic partners, same and opposite-sex. To be eligible for coverage under New York State, the domestic partners of Contract College faculty and staff must prove six months of cohabitation as well as financial interdependence.

What is the current cost of health coverage before adding a domestic partner?

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EmblemHealth Dental Insurance

What is the current cost of dental coverage before adding a domestic partner?

The State of New York pays the full cost of this coverage, but you must enroll in participate in the plan.

Health Insurance

What is the current individual cost of health coverage before adding a domestic partner?

Rates shown are based on nonexempt staff pay periods (biweekly,26 pays) and exempt staff and faculty pay periods (semimonthly, 24 pays).

These rates do not include your contribution for covering your domestic partner.

Individual Cost for 2019 (change as of 6/1/19 in red)	Annualized Salary \$45,887 or less		Annualized Salary \$45,887 or more	
	26 Pays	24 Pays	26 Pays	24 Pays
Empire	\$43.71 \$42.90	\$47.35 \$46.48	\$58.29 \$57.20	\$63.15 \$61.97
HMO Blue - CNY	\$40.76 \$44.09	\$44.16 \$47.76	\$54.35 \$57.52	\$58.88 \$62.39
MVP – CNY (HMO)	\$71.11 \$75.01	\$77.04 \$81.26	\$85.23 \$88.95	\$92.33 \$96.36

This is the current family rate based on nonexempt staff pay periods (biweekly/26 pays) and exempt staff and faculty pay periods (semimonthly/24 pays).

Family Cost for 2019 (change as of 6/1/19 in red)	Annualized Salary \$45,887 or less		Annualized Salary \$45,887 or less		Annualized Salary \$45,887 or more		Annualized Salary \$45,887 or more	
	26 Pays		24 Pays		26 Pays		24 Pays	
Empire	\$192.68	\$189.12	\$208.74	\$204.88	\$229.33	\$225.09	\$248.44	\$243.85
HMO Blue - CNY	\$170.56	(no change)	\$184.77	(no change)	\$203.38	(no change)	\$220.33	(no change)
MVP – CNY (HMO)	\$181.98	(no change)	\$197.15	(no change)	\$217.43	(no change)	\$235.55	(no change)

Note: these rates do not reflect the imputed income cost.

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Enrolling a Domestic Partner in NYSHIP Health Plan

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How and when may I enroll my domestic partner in health and dental insurance?

If you are a new faculty/staff member, you should complete and return the [PS-425 form](#) and associated documentation at the same time you complete and return your enrollment form, within 56 days of your hire date. Coverage will be effective on the 57th day.

If you are already enrolled and are enrolling a new partner or are enrolling an existing partner who has recently had a qualifying event, we will need the [PS-425](#) and [PS-404](#) at the same time, along with documentation that you have just met the requirements for a new enrollment/qualifying event.

If your partner has had no qualifying event, you may enroll him or her using the [PS-425](#) and [PS-404](#) and associated documentation, but there will be a waiting period applied to the coverage.

Other than completing the PS-425, will I need to provide proof of my domestic partnership?

Yes. There are a number of pieces of documentation that will be necessary to enroll your partner and that information can be found on the PS-425. Questions can be directed to HR Services & Transitions at (607) 255- 3936.

Are the children of domestic partners eligible for health and dental insurance through NYSHIP?

If you are a benefits eligible faculty/staff member, your domestic partner and your partner's child(ren) may be added to your health and dental insurance.

What is imputed income, and why does it apply to the cost of covering my domestic partner under NYSHIP?

Domestic partners are not considered qualified dependents under the Internal Revenue Code, Section 152. Thus, the tax treatment for domestic partners must be handled differently than for qualified dependents.

The employer contribution to the cost of health plan coverage for qualified dependents does not become taxable income to the employee. For non-qualified dependents, domestic partners and their children, a portion of the employer contribution to the overall cost of the health insurance plan must be reported to the IRS as taxable income, also known as "imputed income" in tax language. Imputed income will be added to your annual salary for reporting purposes. It applies even if you cover other qualified dependents on your health coverage.

However, if your partner qualifies as a dependent under IRC 152, there is no imputed income. If your partner or the child(ren) of your partner qualifies under this section (and ONLY if they qualify) you must complete a [PS-425 Domestic Partner Enrollment Application](#) and submit it with your other enrollment documents. If your domestic partner's tax status changes during the year, no retroactive changes will be made to imputed income. It is your responsibility to amend your tax return to correct taxable income. If you have questions regarding your eligibility under Section 152, please contact your tax advisor.

What does it mean in terms of actual cost to add my domestic partner?

According to current IRS rules, unless your domestic partner is a tax-qualified dependent, you will need to pay taxes on the “imputed income” discussed above as well as the portion of the premium that you pay for your non-tax-qualified dependent. The charts below provide the per payroll amount of after-tax premium as well as imputed income for individuals enrolling in family coverage. Please note, this is not the amount you will pay in taxes per payroll that varies by individual. These are the additional amounts of money that you will have a tax liability for. Your premium will be no different than any other family plan premium, but you will be responsible for the taxes on the portion that covers a non-tax-qualified dependent.

As an example, the current premium for a biweekly employee with an annual salary over \$45,887, enrolled in the Empire Plan, is \$225.09, so if you subtract \$57.20 (the cost of single coverage) you are left with \$167.89. As a result, the amount that would be deducted from your paycheck on an after-tax basis is \$167.89. In addition to this, you are responsible for the taxes on the additional \$196.72 in taxable imputed income that Cornell pays for that coverage.

After-Tax Premiums for 2019

** prices as of June 1, 2019 in red*

			24 Pays	26 Pays
Empire Plan	Annual Salary up to & including \$45.887	Individual	\$161.39 \$158.40	\$148.97 \$146.22
	Annual Salary over \$45.887	Family	\$185.29 \$181.88	\$171.04 \$167.89
HMO Blue/CNY	Annual Salary up to & including \$45.887	Individual	\$140.61 \$137.01	\$129.80 \$126.47
	Annual Salary over \$45.887	Family	\$161.45 \$157.94	\$149.03 \$145.86
MVP (Central)	Annual Salary up to & including \$45.887	Individual	\$120.11 \$115.89	\$110.87 \$106.97
	Annual Salary over \$45.887	Family	\$143.22 \$139.19	\$132.20 \$128.48

Imputed Income for the Medical Plans

** prices as of June 1, 2019 in red*

			24 Pays	26 Pays
Empire Plan	Annual Salary up to & including \$45.887	Family	\$240.98 \$236.59	\$222.44 \$218.39
	Annual Salary over \$45.887	Family	\$269.14 \$213.11	\$200.37 \$196.72
HMO Blue/CNY	Annual Salary up to & including \$45.887	Family	\$200.17 \$231.54	\$210.40 \$213.73
	Annual Salary over \$45.887	Family	\$238.69 \$210.54	\$191.17 \$194.34

MVP (Central)	Annual Salary up to & including \$45.887	Family	\$213.58	\$298.46	\$271.60	\$275.50
	Annual Salary over \$45.887	Family	\$255.18	\$275.16	\$250.27	\$253.99

Imputed Income for the Dental Plan

* no changes to pricing as of June 1, 2019

		24 Pays	26 Pays
EmblemHealth (formerly GHI)	Family	\$13.00	\$12.00

Detailed questions regarding the tax implications of covering a domestic partner are best discussed with your tax advisor.

What happens if my domestic partner and I terminate our relationship, or my relationship no longer meets the criteria of a domestic partnership?

Your partner loses their eligibility the day you terminate the relationship, we will need a signed PS-404 to remove the partner, as well as a [PS-425 form](#). Please refer to later in this document concerning the University provided benefits.

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Cornell University Benefits and Domestic Partners

Effective January 1, 2012, Cornell University offers benefits coverage to domestic partners (same and opposite sex partners).

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For which benefits are my domestic partner and the child(ren) of my domestic partner eligible?

If you are a benefits eligible faculty/staff member, your domestic partner and the child(ren) of your domestic partner may be added to your Group Universal Life (GUL), Personal Accident Insurance (PAI), and long term care insurance plans (children are not eligible for long term care). Your partner's children are eligible for Cornell Children's Tuition Scholarship (CTS).

How and when may I enroll my partner in the University provided benefits?

If you are a new faculty/staff member, you should complete and return the "Domestic Partner Enrollment Application" within 60 days from your hire date or date of benefit eligibility. Note: HRSTC will also accept an "Affidavit of Domestic Partnership" from the City of Ithaca, NY, or other locality, or the NYS PS-425 form "Domestic Partner Enrollment Application" in the New York State Health Insurance Plan.

If you wish to register a new domestic partner and/or your partner's eligible child(ren), contact HR Services & Transitions Center at (607) 255-3936 within 60 days of the new partnership to request a "Domestic Partner Enrollment Application" (or provide as mentioned above an "Affidavit of Domestic Partnership" from the City of Ithaca or NYS PS-425 form).

You and your domestic partner will be asked to sign the "Domestic Partner Enrollment Application," which certifies that your partnership meets the university's requirements. If you wish to enroll your domestic partner and/or your domestic partner's child(ren) for benefits at the time of certifying your partnership, you will also need to complete new benefit enrollment forms, adding your domestic partner and/or your partner's child(ren) to your insurance plans.

Other than completing the Statement, will I need to provide proof of my domestic partnership?

Just as with faculty and staff who state they are married, your signature warrants that you meet the requirements noted in the "Domestic Partner Enrollment Application" and that the information provided is true and correct. If questions arise at any time, the university may ask for documentation that your partnership meets the university criteria (as specified in the "Domestic Partner Enrollment Application").

What is the deadline for enrollment in Group Universal Life (GUL), Personal Accident Insurance (PAI) and Legal Insurance plans?

If you are new to Cornell, you have 60 days from your hire date or date of benefit eligibility to enroll your partner and/or your partner's child(ren) for coverage.

If you register a new domestic partner with Benefit Services at any time during the year, you have 60 days from the date of your attestation of the partnership to enroll your partner and/or the child(ren) of your partner.

If you wish to cover your domestic partner for life insurance, enrollment for up to \$40,000 without medical underwriting can be done within the first 60 days of the signed Domestic Partnership Agreement. Domestic partners can be covered to a maximum amount of \$250,000 but need to complete a medical history questionnaire for the insurance company. Similarly, if your partner chooses to sign up for life insurance beyond the 60-day initial period, he/she will need to fill out the medical history questionnaire. Either the employee or partner must be enrolled in GUL in order for children to have coverage.

Eligible children may also be enrolled for up to \$20,000 of coverage in \$2,000 increments during this time.

Domestic partners may be enrolled in PAI if the employee is also enrolled. Domestic partner coverage can be either 50% or 100% of the employee total amount, not to exceed \$250,000. Children may also be enrolled for 10% of the employee amount to a maximum of \$25,000. You can enroll in PAI at any time because medical underwriting is not necessary for this insurance.

If both domestic partners are employees of the university, they may not cover each other for GUL or PAI. Only one employee is permitted to carry coverage for children under either plan.

When will coverage be effective?

For new faculty/staff members, coverage for GUL and personal accident insurance begins on the first day of the first month after enrollment (or approved by CIGNA) provided you were actively at work.

For the Cornell Children's Tuition Scholarship (CCTS) benefit, children of the non-Cornell domestic partner will be eligible to use the benefit according to the date of the signed Domestic Partnership Agreement and the hire date of the Cornell employee. If eligibility falls in the middle of a semester, eligibility begins at the onset of the following semester. *Awards made on behalf of the children of the non-Cornell partner will be taxable to the Cornell faculty or staff member.* Federal and state taxes will be reflected in the employee's paycheck or if retired, disabled or otherwise off payroll, in a Form 1099, report of miscellaneous income.

What happens if my domestic partner and I terminate our relationship or my relationship no longer meets the criteria of a domestic partnership for university provided benefits?

You must notify HR Services & Transitions Center within 60 days of ending the relationship. Your partner may no longer be eligible for athletic and library privileges and you must remove your ex-domestic partner and his or her child(ren) from all university benefit plans. (This same rule also applies to the termination of a marriage through divorce.)

For Cornell Children's Tuition Scholarship (CCTS) benefit, eligibility would cease at the end of the semester in which the partnership ends for the children of the domestic partner who is not employed at Cornell.

What if I have other questions?

If you have questions about how to enroll a domestic partner and/or domestic partner's child(ren) in any of the benefits above, contact HR Services & Transitions Center at (607) 255-3936 or via email at: hrrservices@cornell.edu

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