



Domestic Partnership Benefits - Endowed FAQ

Cornell University extends benefit eligibility to registered domestic partners of endowed and CornellNYC Tech faculty and staff effective January 1, 2018.

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How is a partnership defined?

A partnership is defined as two individuals of the same or opposite gender who live together in a relationship akin to marriage of indefinite duration, with an exclusive mutual commitment in which the partners agree to be jointly responsible for each other's common welfare and share financial obligations.

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 health, dental, 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 (CCTS).

How and when may I enroll my partner?

If you are a new faculty/staff member, you should complete and return the "Statement of Domestic Partnership" within 60 days from your hire date or date of benefit eligibility. Note: Benefit Services will also accept an "Affidavit of Domestic Partnership" from the City of Ithaca, NY or other locality in lieu of Cornell's endowed "Statement of Domestic Partnership."

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

You and your domestic partner will be asked to sign the "Statement of Domestic Partnership," 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 "Statement of Domestic Partnership" 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 "Statement of Domestic Partnership" form).

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

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.

The next opportunity for enrolling your partner and/or the child(ren) of your partner in the university's health insurance plan (unless you have a qualified family status event, e.g., birth of a child) will be the next Open Enrollment period (Fall 2018) for coverage effective January 1, 2019.

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. We ask that you write a statement to this effect, attaching it to the "Statement of Domestic Partnership" form.

If you wish to cover your domestic partner for life insurance, enrollment for up to \$50,000 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 health insurance begins on the date you begin employment provided you are actively at work. Dental coverage is effective the first day of the pay period after your date of hire or qualifying event. If your date of hire or qualifying event is the first day of a pay period, then your effective date is the date of your hire. Coverage for GUL and PAI insurance begins on the first day of the first month after enrollment (or approval by CIGNA).

What else do I need to know?

There may be tax implications imposed by the Internal Revenue Service (IRS) if you enroll your partner in health insurance. In general, the value of the health benefits your partner receives is viewed as taxable income.

Generally, health insurance benefits are *excluded* from taxable income if the recipient of the benefit is the *employee or his or her spouse or dependent*. If the employer provides a benefit to someone other than a dependent (as defined by Internal Revenue Code), the value of the benefit provided must be calculated and imputed into the gross income of the employee for tax purposes. Therefore, the university believes that in most cases the contributions made **by the university** for health insurance coverage for the partners of faculty and staff will be considered by the IRS as taxable income. Faculty and staff members who cover a partner should be aware that this might increase their federal and state taxes. Imputed income does not apply if you can claim that your domestic partner is your tax dependent.

Children of partners may qualify as dependents. Faculty and staff are encouraged to speak with a tax advisor before enrolling their partner and/or the partner's child(ren).

Note: If your domestic partner and his/her dependent(s) qualify as dependents under section 152 of the Internal Revenue Code, you need to complete the "Endowed Health & Dental Plan Tax Dependent Affidavit." Contact Benefit Services to obtain the form.

For the Cornell Children's Tuition Scholarship (CTS) 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 if the Cornell faculty/staff has met the program eligibility requirements. 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.**

Health Savings Account (HSA) Note:

If you enroll your domestic partner in the HSA for family coverage, you can contribute up to \$7,000 in calendar year 2019 (includes Cornell's contribution) to your HSA. Your domestic partner can also contribute up to \$7,000 on an after-tax basis by establishing an "unaffiliated account." Domestic partners cannot submit expenses to the employee's HSA account unless the domestic partner is considered a tax dependent as determined by the IRS. The eligible contribution limits may be adjusted based on IRS regulation annually. Refer to the Aetna HSA materials on the Benefit Services' web site at: <https://hr.cornell.edu/Benefits/Health%20Plans/Endowed%20Plans/HSA> for more information.

How do I know if my domestic partner or domestic partner's dependents meet the IRS's definition of a dependent?

In general, your partner is your dependent in any calendar year for purposes of the tax laws if he or she meets all of the following criteria:

1. Is a citizen or national of the United States, Mexico, Canada, the Canal Zone or the Republic of Panama;
2. Is a member of your household for the year; e.g., had his or her principal place of abode in your home for the year;
3. Does not violate local law by engaging in the relationship; and
4. Receives over half of his or her support for the year from you. Support includes food, shelter, clothing, medical and dental care, and education. The amount of support you provide should be compared to your partner's support from all sources, including support provided by the partner.

This description of the requirements to claim that your domestic partner is a tax dependent is only a summary of current law and is not to be considered specific legal advice. If you are considering claiming your domestic partner's children as tax dependents, please see your tax advisor.

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Ameritas Dental Insurance

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What is the current cost of dental 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	26 Pays (hourly)	24 Pays (salary)
Plan A+	\$ 20.16	\$ 21.84
Plan A	\$ 13.66	\$ 14.80
Plan B	\$ 7.37	\$ 7.98
Individual + Child(ren) Cost for 2019	26 Pays (hourly)	24 Pays (salary)
Plan A+	\$ 45.56	\$ 50.44
Plan A	\$ 32.71	\$ 35.44
Plan B	\$ 20.51	\$ 22.22

What is the cost of adding my domestic partner to my dental coverage?

Your additional contribution for providing benefit coverage to your domestic partner will be the same as that charged for a spouse over 24 pays. Please refer to the chart below.

Additional Cost for 2019 – 24 pays (exempt/salaried)

Ameritas	Plan A+	Plan A	Plan B
Individual + Spouse/Domestic Partner	\$22.36	\$15.50	\$ 7.52
Individual + Spouse/Domestic Partner + Child(ren) (Children belong to partner, not employee)	\$49.38	\$34.70	\$21.60
Individual + Spouse/Domestic Partner + Child(ren) (Children belong to employee, not partner)	\$20.78	\$14.06	\$7.36

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

Individual + Domestic Partner Dental Cost for 2019	26 Pays (hourly)	24 Pays (salary)
Plan A+	\$ 40.80	\$ 44.20
Plan A	\$ 27.97	\$ 30.30
Plan B	\$ 14.31	\$ 15.50

Additional Cost for 2019 – 26 pays (nonexempt/hourly)

Ameritas	Plan A+	Plan A	Plan B
Individual + Spouse/Domestic Partner	\$20.64	\$14.31	\$ 6.94
Individual + Spouse/Domestic Partner + Child(ren) (Children belong to partner, not employee)	\$45.58	\$32.03	\$19.93
Individual + Spouse/Domestic Partner + Child(ren) (Children belong to employee, not partner)	\$19.18	\$12.98	\$6.79

Your partner's coverage is not subject to imputed income because the university does not contribute toward the cost of the Ameritas Dental Plan.

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Health Insurance

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What is the current 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 Healthcare Cost for 2019	26 Pays (hourly)	24 Pays (salary)
Weill Cornell Medicine PPO (WCM-PPO)	\$ 50.77	\$ 55.00
Cornell Program for Healthy Living (CPHL)	\$ 28.15	\$ 30.50
HSA	\$ 12.00	\$ 13.00
Individual + Child(ren) Healthcare Cost for 2019	26 Pays (hourly)	24 Pays (salary)
Weill Cornell Medicine PPO (WCM-PPO)	\$ 189.69	\$ 205.50
Cornell Program for Healthy Living (CPHL)	\$ 126.92	\$ 137.50
HSA	\$ 98.77	\$ 107.00

What is the cost of adding my domestic partner to my health coverage?

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

Individual + Domestic Partner Healthcare Cost for 2019	26 Pays (hourly)	24 Pays (salary)
Weill Cornell Medicine PPO (WCM-PPO)	\$ 210.92	\$ 228.50
Cornell Program for Healthy Living (CPHL)	\$ 141.23	\$ 153.00
HSA	\$ 106.62	\$ 115.50

Your additional contribution for providing benefit coverage to your domestic partner will be the same as that charged for a spouse. Please refer to the chart below for the amount you will be charged after tax to add your domestic partner.

Individual + Domestic Partner Additional Cost for 2019

	26 pays	24 pays
Weill Cornell Medicine PPO (WCM-PPO)	\$160.15	\$173.50
Cornell Program for Healthy Living (CPHL)	\$ 113.08	\$122.50

HSA	\$ 94.62	\$ 102.50
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Individual + Domestic Partner + Child(ren) Additional Cost for 2019 When Children Belong to Partner not Employee

	26 pays	24 pays
Weill Cornell Medicine PPO (WCM-PPO)	\$ 228.92	\$ 248.00
Cornell Program for Healthy Living (CPHL)	\$ 162.00	\$ 175.50
HSA	\$ 115.38	\$ 125.00

Individual + Domestic Partner + Child(ren) Additional Cost for 2019 When Children Belong to Employee and not partner

	26 pays	24 pays
Weill Cornell Medicine PPO (WCM-PPO)	\$ 90.00	\$ 97.50
Cornell Program for Healthy Living (CPHL)	\$ 63.23	\$ 68.50
HSA	\$ 28.61	\$ 31.00

The contribution for your domestic partner must be made on an after-tax basis. For example, the current cost of Individual + Spouse/DP coverage under the Aetna WMC PPO plan is \$228.50 (24 pays) minus \$55.00 the cost of single coverage equals \$173.50. As a result, the amount that would be deducted from your paycheck on an after-tax basis is \$173.50.

According to current IRS rules, unless your domestic partner is a tax-qualified dependent, you may need to pay taxes on "imputed income," which is the amount Cornell contributes toward coverage for your domestic partner.

The charts below provide the amount of imputed income for individuals enrolling in the Individual+ Spouse/Domestic Partner coverage or Individual+Spouse/Domestic Partner+ Child(ren).

Individual + Spouse/Domestic Partner Coverage for 2019

	Cornell contribution (26 pays)	Cornell single contribution (-)	Imputed income	Cornell contribution (24 pays)	Cornell single contribution (-)	Imputed Income
WCM-PPO	\$748.47	\$514.20	\$234.27	\$810.84	\$557.06	\$253.78
CPHL	\$471.95	\$286.32	\$185.63	\$511.28	\$310.18	\$201.10

HSA	\$356.40	\$121.25	\$235.15	\$386.10	\$131.36	\$254.74
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Individual + Spouse/Domestic Partner+Child(ren) Coverage for 2019 Children belong to partner, not employee

	Cornell contribution (26 pays)	Cornell single contribution (-)	Imputed income	Cornell contribution (24 pays)	Cornell single contribution (-)	Imputed Income
WCM-PPO	\$991.50	\$514.20	\$477.30	\$1074.13	\$727.55	\$346.58
CPHL	\$635.76	\$286.32	\$349.44	\$688.74	\$310.18	\$378.56
HSA	\$427.39	\$121.25	\$306.14	\$463.01	\$131.36	\$331.65

Individual + Spouse/Domestic Partner + Child(ren) Coverage for 2018 Children belong to employee, not partner

	Cornell contribution (26 pays)	Cornell single contribution (-)	Imputed income	Cornell contribution (24 pays)	Cornell single contribution (-)	Imputed Income
WCM-PPO	\$991.50	\$671.58	\$319.92	\$1074.13	\$727.55	\$346.58
CPHL	\$635.76	\$425.77	\$209.99	\$688.74	\$461.25	\$227.49
HSA	\$427.39	\$330.87	\$96.52	\$463.01	\$358.45	\$104.56

What happens if my domestic partner is eligible for Medicare?

Medicare is primary for an active employee's domestic partner who becomes Medicare eligible due to attainment of age 65. If your domestic partner fails to enroll in Medicare A & B, then the Plan will take Medicare's benefit into consideration, and the portion Medicare would have paid will be your responsibility. Medicare may impose a penalty if you fail to enroll when first eligible. Please contact your local Social Security Administration for further questions.

Does the imputed income for the partner coverage affect other benefits?

This imputed income does not affect other university benefit plans except Cornell Children's Tuition Scholarship (CCTS). Refer to the "What Else Do I Need to Know" section earlier in this information. It is not included, for example, in the compensation base for group life insurance or disability benefits. Any additional Social Security taxes paid as the result of the imputed income, however, could produce a higher Social Security benefit for the employee.

What happens if my partner and I terminate our relationship, or my relationship no

longer meets the criteria of a partnership?

You must notify Benefit Services 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.) The university will extend the same health insurance and dental coverage to domestic partners and their children that it does to ex-spouses and their children under the provisions of COBRA. Specifically, ex-domestic partners and their children will be eligible to continue health benefits for up to 36 months after filing a "Statement of Termination of Domestic Partnership" by paying the full cost of the coverage plus a 2% administrative fee.

For Cornell Children's Tuition Scholarship, (CCTS) benefit, eligibility would cease as of the date of the dissolution of the partnership, for the children of the domestic partner who is not employed at Cornell. If payment has already been made for a student attending another institution, Benefit Services will bill the faculty or staff member for the overpaid amount. If the child is attending Cornell, an adjusted amount will be made to the student's bursar account for the pro-rated amount.

What if I have other questions?

If you have questions about how to enroll a partner and/or partner's child(ren), contact HR Services & Transitions Center at (607) 255-3936 or via e-mail: hrservices@cornell.edu.

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