Domestic Partner Benefits Fact Sheet

Question 1: Who qualifies as a domestic partner of a State of Iowa employee?
To be eligible for domestic partner coverage, the employee and the domestic partner must meet the conditions outlined in the Affidavit of Domestic Partnership. The Affidavit of Domestic Partnership further requires a declaration of domestic partnership along with certain acknowledgements and affirmations before eligibility is determined.

Question 2: How do I enroll my domestic partner and his/her dependents for family health and/or dental insurance coverage?
- If you are a new employee, you must complete and return an Affidavit of Domestic Partnership and insurance enrollment forms to Human Resource Services. For new hires that claim domestic partnership, the effective date will be when the employee is eligible for coverage (first of the month following 30 days of employment).
- If you are currently enrolled in a health and/or dental plan and have a domestic partner who meets the criteria midyear, you must request enrollment forms from Human Resource Services. For current employees, the effective date for coverage will be the first of the month following the employee’s signature on the insurance applications.
- The affidavit and the insurance applications must be signed within 30 days of each other.

Question 3: What happens if I do not return the completed Affidavit of Domestic Partnership or the enrollment forms?
The domestic partner and any of his/her dependents will not be eligible.

Question 4: Are domestic partners of a retiree eligible?
Yes, as long as coverage is continued under the university plan. A domestic partner can also be added once the employee has retired at some later date.

Question 5: Are domestic partners eligible for coverage under COBRA if I terminate from employment?
The domestic partner and any of his/her dependents will be eligible.

Question 6: Are dependents of a domestic partner eligible for coverage?
Children of a domestic partner are eligible if they meet the definition of an eligible dependent. These requirements are outlined in the insurance carrier plan certificates.
An eligible, dependent child can be your or your domestic partner’s natural child; a legally adopted child or a child placed with you for adoption; a child for whom you have legal guardianship, a stepchild or foster child; or a child for whom you have legal obligation to provide medical insurance. Dependent children must meet the following requirements:
1. The child is not married and either under 19 years of age or a full-time student;
2. The child is totally and permanently disabled, either physically or mentally. If this is the case, the disability must have existed before the child was age 19, and the dependent must have had continuous health care coverage with the carrier of choice since, on, or before that birthday.
Question 7: What health and dental plans will be available to my domestic partner?

- Program 3 Plus
- Iowa Select PPO
- Blue Access
- Blue Advantage
- United Healthcare Choice
- United Healthcare Heritage Select
- Delta Dental

Question 8: What other insurance plans are available to my domestic partner?

The State of Iowa offers its AFSCME employees the ability to insure their same sex or opposite sex domestic partner under either or both their State employee health and dental insurance. No other insurance benefit is available to domestic partners.

Question 9: This Domestic Partner Information Packet does not include any information about the insurance benefits and rules. Where can I find more detailed information about the university’s insurance benefits and rules?

A summary of health insurance benefits is available from Human Resource Services. You will receive a member handbook and ID card for your insurance company once you become enrolled. The handbook describes the benefits and rules of the insurance plan you selected. The member handbook is the governing document describing the insurance company’s benefits and rules.

The member handbook provided by your selected carrier may not specifically refer to domestic partners. Where legally possible, eligibility and enrollment procedures for a domestic partner and his/her dependents, if any, will be on the same basis as for spouses or dependents of any other covered employee.

Question 10: I submitted the Affidavit of Domestic Partnership and the enrollment forms. What should I do now?

Your materials will then be sent to the insurance carrier(s) you selected. New ID cards may be issued. You may contact your insurance company to verify who is covered under your plan.

- If you are currently enrolled in a health and/or dental plan and have a domestic partner who meets the criteria midyear, the effective date for coverage will be the first of the month following your signature on the insurance applications.
- If you are a new employee claiming domestic partnership, the effective date will be when you are eligible for coverage.

Employees choosing to enroll their domestic partner in their benefits plan will not be eligible for the Pre-Tax Premium Conversion Plan.

Question 11: Do the records of employees with domestic partners receive the same confidentiality protections as any other employee?

Yes, enrollment information for university employees is confidential. Employees with domestic partners will have the same protections. A copy of the affidavit will be kept in the employee’s file.

Question 12: What are the federal tax implications for enrolling my domestic partner?

Under federal tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the university pays for the coverage of the domestic partner will be included in the employee’s gross income.
income, subject to federal income tax withholding and employment taxes, and will be reported on his/her Form W-2. Employees choosing to enroll their domestic partner in their benefits plan will not be eligible for the Pre-Tax Premium Conversion Plan.

**Question 13: What are the Iowa tax implications for enrolling my domestic partner?**
Under Iowa tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the university pays for the coverage of the domestic partner will be included in the employee’s gross income, subject to state income tax withholding and employment taxes, and will be reported on his/her Form W-2. Employees choosing to enroll their domestic partner in their benefits plan will not be eligible for the Pre-Tax Premium Conversion Plan.

**Question 14: What happens to my contribution if I enroll a domestic partner?**
The university contribution will be not different than any other family contract and will be dependent on the plan you select.

**Question 15: What happens to my monthly insurance premiums if I enroll a domestic partner?**
While single coverage is free to employees, because you may be moving from single to family coverage to insure your domestic partner, you will have to contribute the employee contribution for the family plan you select.

**Question 16: What if my domestic partner is also a state employee, is there anything else I need to know?**
If both the employee and the domestic partner are state employees eligible for health and dental insurance, then selection of family coverage under the domestic partner provision effectively waives any right of either party to single coverage benefits or contributions during the time the partnership is in effect. Further, a double spouse contract is unavailable to those in a domestic partner relationship.

**Question 17: Can I delete my domestic partner and his/her dependents midyear if our relationship terminates?**
Yes, provided you complete an Affidavit of Termination of Domestic Partnership and the necessary signed insurance application/change forms.

**Question 18: What happens if my domestic partner becomes my legal spouse?**
You will need to submit the appropriate application forms to Human Resource Services to update your coverage and tax status.

**Question 19: If I terminate employment will I still be able to carry my domestic partner and his/her dependents, if any, on my insurance through COBRA?**
No, this will not be allowed.