

DOMESTIC PARTNER BENEFITS

Allegheny College benefits are an important part of your total compensation. They help you access affordable services for many routine needs, and they also give you vital financial protection against a variety of unexpected circumstances. To help meet the wide-ranging needs of as many Allegheny employees as possible, the benefits program provides numerous choices for plans and levels of coverage.

The availability of benefits coverage for domestic partners and their children is an extension of the College's efforts to maximize the effectiveness and value of its benefits programs.

All regular full-time faculty, administrators, and staff employees, who work at least 9 months per year and 33 ¾ hours per week and can satisfy the criteria for a domestic partner relationship, are eligible to enroll for domestic partner benefits. Please review the Domestic Partner Benefits Policy, on the Human Resources website, to get more information on eligibility requirements and documentation required to apply for domestic partner benefits.

DEFINITION OF DOMESTIC PARTNER

Allegheny defines same- or opposite-sex domestic partners as two people who:

- Are living together in a committed exclusive relationship of mutual caring and support with the intent that the domestic partnership be permanent;
- Are financially interdependent so that they are jointly responsible for the common welfare and financial obligations of the household;
- Are not in a relationship solely for the purpose of obtaining benefits;
- Are not legally married to any other individual, and if previously married, a legal divorce or annulment has been obtained, or the former spouse is deceased;
- Are mentally competent to enter into a contract according to the laws of the state in which they reside;
- Are at least 18 years of age;
- Do not have a blood relationship that would bar marriage under applicable laws of the state in which they reside.

YOUR DOMESTIC PARTNER'S CHILDREN

Allegheny's definition of an eligible dependent includes your domestic partner's children if they meet all other definitions of an eligible dependent. For benefit coverages, eligible dependents include unmarried children under age 19, or under age 23 if full-time students.

DOCUMENTATION REQUIRED

Allegheny College requires employees to sign an Affidavit of Domestic Partnership and to provide documentation from the following list of documents:

- Notarized Domestic Partnership Agreement or
- Proof of Registry with a Domestic Partner Registry.

If either of the documents identified in (1) above cannot be provided, then two forms of documentation from the following list of documents will be required:

- Current joint mortgage, title to real estate which is the primary residence or joint lease for residence by both partners;

- Evidence of durable powers of attorney for property and health care;
- Evidence of joint ownership of motor vehicle, jointly held bank accounts, joint credit account; or designation of Domestic Partner as primary beneficiary for life insurance or retirement plan;
- Such other proof as is sufficient to establish economic interdependency under the circumstances of the particular case at the discretion of the Director of Human Resources.

PAYING FOR DOMESTIC PARTNER BENEFITS

Allegheny College pays the majority of the cost to provide medical insurance coverage for a domestic partner and eligible dependent children. All Allegheny College employees who select partner or family coverage are required to make a contribution based on a percent of premium and also upon salary level and type of coverage.

Because of IRS requirements, domestic partner benefits will include the value of any health contributions to your taxable income. The College will withhold federal, state and local taxes on the value of the coverage provided to your partner and/or partner's children. However, if your domestic partner and his or her children are your tax qualified "dependents" as defined under Section 152 of the Internal Revenue Code, you may be able to claim a tax exemption on your federal tax return. You should consult with a tax advisor to determine if you qualify for the tax exemption.

QUALIFYING LIFE EVENTS AND DOMESTIC PARTNERSHIPS

Because of the tax advantages, the IRS limits an employee's ability to make benefit coverage changes during the year. Benefit elections made every July 1st are effective from July 1 through June 30 of each year, unless an employee has a qualifying life event. With regard to your domestic partnership, the following are considered as qualifying life events:

- Filing and approval of an Affidavit of Domestic Partnership where none existed previously;
- Ending your domestic partnership by filing an Affidavit of Termination of Domestic Partnership;
- Birth, adoption, or placement of a child with you for adoption or foster care (including yours and/or your partner's);
- Loss of dependent child status;
- Change in your partner's employment status and/or benefit eligibility;
- Death of a dependent, including your domestic partner.

Any change(s) must be requested within 31 days of the date of your qualifying life event. Also, the change(s) must be consistent with the event. If you acquire a new dependent, for example, adding medical coverage for that dependent would be allowed — but it would not be a reason to drop medical coverage on yourself.

TERMINATION OF DOMESTIC PARTNERSHIP

If a domestic partnership no longer meets all of the criteria of this policy, and to which the employee and their partner attest in their Affidavit of Domestic Partnership, you must notify the Human Resources Office within 31 days by filing an Affidavit of Termination of Domestic Partnership.

ADDITIONAL INFORMATION

If you have any questions about your benefits or coverage for domestic partners, please call the Human Resources Office at 814-332- 2312.