Domestic-Partner or Same-Sex Marriage Benefits

Domestic partners of current employees and dependents are eligible for the same benefits as spouses and dependents of employees who are married. Benefits include

- health insurance, including medical, dental, and vision
- life insurance
- tuition remission (dependents may be listed on the employee's or the partner's tax return)
- Freede Wellness Center, libraries, etc.
- leaves, including family medical leave, sick leave, and bereavement leave

Enrollment Procedures/Health Insurance

To enroll a domestic partner and/or dependents of a domestic partner, the employee must complete an affidavit of domestic partnership within the required time frames of the benefit plans. Forms are available from the Human Resources Department or on the HR website.

Open Enrollment/Health Insurance

Each year, the university holds an open enrollment period so that employees may enroll in and/or make changes to benefit plan elections including medical, dental, vision, flexible spending accounts, supplemental life insurance, and other voluntary insurance plans. All full-time, regular employees (those working a minimum of 30 hours per week) and their qualifying dependents (spouses, partners, and children up to age 26) are eligible for the university's benefit plans.

Enrollment/Change of Family Status/Health Insurance

New employees are generally eligible for benefit coverage starting the first day of the month after the month in which they are hired. New employees must elect benefits within 31 days of hire. Employees may make changes to benefit elections during the year if the employee has experienced a qualifying life status event. Events can include marriage, divorce, and legal separation; gain or loss of an eligible dependent; changes in spousal employment and/or benefit eligibility; changes in spousal benefit coverage; and other limited conditions. Otherwise, employees may make changes to benefit elections during the annual open enrollment period for the upcoming plan year.

Documentation

A request for a change in enrollment must be accompanied by the appropriate document, which may include your marriage certificate/affidavit of domestic partnership, birth certificate, court order, and/or documentation from employer/carrier with coverage dates/information.

Domestic Partner/Definition

To qualify as a domestic partner for health insurance purposes, the domestic partners

- 1. must be at least 18 years of age or older and of the same gender.
- 2. must have executed a notarized relationship contract, which obligates each partner to
 - a. provide support for the other partner,
 - b. act as the other's sole domestic partner indefinitely, and
 - c. if, in the event of the termination of the relationship, provide for a substantially equal division for any property acquired during the relationship.
- 3. are unable to qualify for coverage as common-law spouses.
- 4. must not be legally married nor covered under another domestic-partner arrangement.
- 5. must not be related by blood closer than would bar marriage in the State of Oklahoma and are mentally competent to consent to contract.
- 6. must share the common necessities of life.
- 7. must meet three of the following conditions:
 - a. The relationship has been in existence for a period of at least 12 consecutive months.
 - b. The partners have common or joint ownership/lease of residence (home, condominium, or mobile home).
 - c. The partners have at least two of the following:
 - Joint ownership of a motor vehicle
 - Joint checking account

- Joint credit account
- d. The domestic partner has been designated as a beneficiary for one of the following:
 - o group life insurance
 - o retirement contract
 - employee's will (where beneficiary will receive the equivalent of a spousal share under Oklahoma law)

Dependents of Domestic Partners/Definition

University employees may also enroll dependent child(ren) of an eligible domestic partner in the health plan if the following criteria are met:

- children of the employee's domestic partner reside with the employee and partner and
- children of the domestic partner qualify and are carried on the partner's tax return as dependents (based on IRS regulations) OR
- the domestic partner is required by court order to provide coverage for the children

Tax Withholding

The IRS has ruled that domestic-partner benefits are taxable to the employee, unless the domestic partner can prove legal dependent status or qualify as a spouse under state law.

Imputed Income Information

The IRS has ruled that if an employee receives health benefits for a domestic partner or such partner's legally dependent child(ren), the employee must pay FICA and Federal Income Taxes on the value of the benefit (i.e., the premium costs contributed by the employer).

Section 125 Plan for Pre-Tax Premium Contributions

Because the IRS does not recognize domestic partners as dependents, insurance premiums, noncovered medical, dental, prescription drugs, vision care, and dependent care expenses for the domestic partner and their children do not qualify under flexible spending account plans.

Termination Procedures

If there is a change in status of the domestic partnership, the employee must complete a Notice of Termination form within 30 days of the change and submit it to the Human Resources Department. Benefits will be discontinued on the last day of the month that the domestic partnership is terminated.

Waiting Period

Following the termination of a domestic partnership, a 12-month waiting period must elapse before a university employee is eligible to designate a new domestic partner or redesignate the prior domestic partner.

COBRA Continuation Rights

Oklahoma City University is exempt from the provision of COBRA. The university allows a member of the faculty or staff who has terminated employment to purchase up to three additional months of health insurance immediately following termination.

Confidentiality

All employee information, including statements of domestic partnership, is kept confidential and released only to personnel and insurers with a need to know.

Liability for False Statements

If the university suffers a loss because of a false statement contained in the documents submitted in connection with the coverage for a domestic partner or as a consequence of the failure to notify the Human Resources Department of a change in circumstance, the university will be entitled to recover reasonable attorney fees in addition to damages for all such losses.