iums their employers provide for domestic partners who do not otherwise qualify as dependents. Benefits for different-sex spouses are not subject to this tax.

2.Flexible Spending Accounts Not So Flexible: Employees can use

flexible spending accounts to pay for a different-sex spouse's medical expenses, including eyeglasses, prescriptions, and co-pays, on a pre-tax basis. These accounts cannot be used for a same-sex partner, or even a same-sex spouse.

3.Retirement Savings - Death and Taxes: Tax treatment of retirement

savings, such as those found in 401(k) plans, privileges spouses and penalizes same-sex couples. This means that on the death of a partner, the surviving partner is left not only with the same emotional loss that a different-sex spouse experiences, but also with an unfair tax bill. This is problem is made even more acute by the fact that same-sex couples are denied survivors' benefits under Social Security, even though they pay the same payroll taxes as heterosexual workers.

4.Estate and Gift Taxes - Strangers Under the Law: Different-sex

spouses get a complete exemption from estate and gift taxes. But same-sex partners, even ones who are married in Massachusetts or parties to civil unions in Vermont, are treated as strangers under the tax code. So when a partner dies, their estate is subject to taxation.

Social Security - Adverse Consequences for Same-Sex Couples

1.Equal Contribution, Unequal Benefits: All GLBT people pay into

Social Security on an equal basis with their heterosexual counterparts, but are not eligible for equal benefits.

2.No Survivors' Benefits: Same-sex partners do not receive survivors'

benefits when a partner dies, even though they pay for them equally.

3.No Disability Benefits: Same-sex partners are not eligible for