

Domestic Partner Comparison Chart – Effective January 1, 2005¹

Revised 07/07/08

Revised 6/1/17

	Statutory AB2208 <i>without DP COBRA</i> MANDATORY DEFAULT	Statutory AB2208 <i>with DP COBRA</i>	Statutory PLUS <i>without DP COBRA</i>	Statutory PLUS <i>with DP COBRA</i>	Standard <i>without DP COBRA</i> NOTE: the STAT option (far left) is the mandatory default	Standard <i>with DP COBRA</i> NOTE: This option is also the L.A./ San Francisco option	None ASO only	
iAvenue or @Winn system IDs:	STAT	STAC	STP	STPC	STD	STDC or SF/LA	None	
Who can be covered (same sex / opposite sex):	Only legally registered same sex couples when both partners are age 18 or more, and opposite sex couples when one partner is age 62 or more. ²		Same sex couples when both are age 18 or more and opposite sex couples when one of the partners is age 62 ore more.		Same and opposite sex couples when both are age 18 or more. ³	Same and opposite sex couples when both are age 18 or more.		
Proof of Partnership requirements:	None ⁴ , except on an exception basis; the same as a spouse for a legally registered and valid domestic partner.		None ⁴ , except on an exception basis; the same as a spouse for a legally registered and valid domestic partner. Voluntary registration by use of a notarized affidavit ⁵ w/employer for domestic partners who are not in a legally registered and valid domestic partnership.					
Proof of termination of partnership requirements:	No, except on an exception basis, the same as a spouse.							
Are children of domestic partner covered?	Yes							
COBRA for domestic partner/children?	No	Yes	No	Yes	No	Yes		
Specific domestic partnership requirements:								
• Must partners share the same residence?	Yes							
• Partners must be at least this age:	18 ²				18 ⁶			
• Marital status:	May not be married; legally registered domestic partnership treated like a marriage.		May not be married					
• Can the partners be related to each other?	No, may not be related ⁷							
• Are other domestic partnerships OK?	No; may not be a member of another domestic partnership							
• Is there a length of partnership requirement?	No							
• Ability to consent:	Required							

Footnotes:

- January 1, 2005, for life and non-health disability and January 2, 2005, for health coverage, respectively, AB 2208 mandates coverage for legally registered and valid domestic partners commence when the insurance policy or health care plan providing benefits is, "issued, amended, delivered, or renewed." The law says that a policy or plan that is issued, amended, delivered, or renewed after the respective effective date will be "deemed to provide coverage for registered domestic partners that is equal to the coverage provided to a spouse."
- AB 2208 requires that we cover domestic partners, as defined in CFC Section 297, who are registered with the California state registry or a similar registry in another state/commonwealth. CFC 297 states that the domestic partners must both be members of the same sex or, if members of the opposite sex, one or both must be over the age of 62 and meet the eligibility criteria under Title II of the Social Security Act as defined in 42 U.S.C. Section 402(a) for old-age insurance benefits or Title XVI of the Social Security Act as defined in 42 U.S.C. Section 1381 for aged individuals.
- Prior to January 1, 2002, and for a number of groups that signed up for "standard" domestic partnership coverage prior to January 1, 2002, the "standard" domestic partnership approach did not include coverage of children of domestic partners and required a separate Anthem Blue Cross/Anthem Blue Cross Life and Health affidavit to establish coverage. Starting January 1, 2005, or January 2, 2005, as the case may be, a separate affidavit is only required for domestic partners who are not "legally registered," who want to "voluntarily" register their relationship with the employer for insurance purposes.
- Submission of an affidavit, state or local government registration, and a notice of termination of domestic partnership may be required only if similar documentation is required from married couples.
- An affidavit will only be required for domestic partners who cannot or are not "legally registered," who want to "voluntarily" register their relationship with the employer. It should be noted that since Anthem Blue Cross/Anthem Blue Cross Life and Health is only going to question the validity of a domestic partnership, or marriage, if it feels there is a reason to do so, if it is determined that a valid marriage or legally registered and valid domestic partnership did not exist, and the "partners" did not voluntarily register their domestic partnership with the employer, appropriate remedies permitted by law will be pursued to recover the cost of benefits provided, if any. If the employee and domestic partner do not reside in a jurisdiction in which their partnership can be registered, the employer may establish a voluntary registry. Anthem Blue Cross/Anthem Blue Cross Life and Health has a copy of an affidavit form available for groups to use that meets those requirements.
- Since the "standard" and "L.A./San Francisco" offerings are enhanced versions of what AB 2208 requires, as spelled out in CFC Section 297, we are requiring the same minimum age, 18 years of age.
- Domestic partners, under all options, may not be so closely related by blood that marriage would otherwise be prohibited.