# **HRNAVIGATOR**

### NORTHEASTERN EXTENDS COVERAGE TO DOMESTIC PARTNERS

Effective January 1, 2016, Northeastern will offer benefits coverage to the domestic partners of benefits-eligible faculty and staff. This extends coverage currently available to same sex-spousal equivalents of faculty and staff to opposite sex domestic partners.

### **ELIGIBILITY**

To enroll your domestic partner and eligible dependents in benefits, you will need to complete a <u>Domestic Partner</u> <u>Certification Form</u> which establishes the eligibility criteria. A domestic partner is a same-sex or opposite-sex domestic partner who meets the following eligibility criteria:

- A domestic partner must be at least 18 years of age
- Neither you nor your partner are married to anyone else
- Must be each other's sole domestic partner and have resided together as domestic partners for a minimum of twelve months and intend to do so indefinitely
- Have an exclusive mutual commitment similar to that of marriage including being jointly responsible for each other's common welfare and are financially interdependent on each other
- You must not be related by blood to the extent that marriage would be illegal in the state you reside

### **HEALTH CARE COVERAGE**

You may enroll your domestic partner and their eligible dependent(s) under your medical, dental and vision coverage. There may be tax implications for adding health care coverage for your domestic partner and their eligible dependent(s). In most cases, a portion of the employee payroll deduction(s) for family coverage will be deducted on an after-tax basis, and a portion of Northeastern's contribution(s) towards coverage will, by law, be treated as taxable income ("imputed income").

## REIMBURSEMENT ACCOUNTS

In general, eligible expenses for qualifying individuals, including domestic partners, may be reimbursable under the Health and/or Dependent Care reimbursement accounts, if elected each year. Please consult with your tax advisor for guidance.

## **HEALTH SAVINGS ACCOUNT (HSA)**

While you are eligible to cover your domestic partner on any of Northeastern's medical plans, including the HDHP with Health Savings Account, you cannot use HSA funds for your domestic partner's medical expenses unless your domestic partner is also a tax dependent. However, your domestic partner may open their own HSA (outside of Northeastern) and contribute up to the annual family IRS maximum amount if they are covered under an HSA-eligible health plan. Please consult your tax advisor on whether your domestic partner is a tax dependent.

## LIFE INSURANCE

You may purchase life insurance for your domestic partner.

## **TUITION**

The tuition waiver is available to the domestic partners of benefits-eligible faculty and staff. It is also available to the dependent children or stepchildren. All tuition benefits for domestic partners are considered taxable income. See Northeastern's Tuition Waiver Program for more information.

For additional information, please contact the HRM Customer Service Center, 617.373.2230.

