

# Memorandum

**To:** City of Tallahassee Benefits Eligible Retirees

**From:** Retirement Administration

**Date:** November 3, 2009

**Re:** New Domestic Partner Coverage

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On Wednesday, October 28, 2009, the City Commission approved extended benefit coverage for both same sex and opposite sex Domestic Partners and the child(ren) of a Domestic Partner, provided certain criteria is met. The City will offer this Domestic Partner Coverage through its benefits plans, beginning January 1, 2010.

If you are interested in enrolling a Domestic Partner and the child(ren) of a Domestic Partner, please contact the Retirement Office at 850-891-8597 for the Affidavit of Domestic Partnership for Retiree Benefits, by November 20, 2009. If you have a Domestic Partner and would like the opportunity to enroll them and the child(ren) of your Domestic Partner in City benefit plans, please review the eligibility information below.

## **Domestic Partner Eligibility Criteria**

To be eligible for enrollment under this new coverage option, the following criteria must be met:

- Each person is at least 18 years old and competent to consent to contract.
- Neither person is married, a partner to another domestic partnership relationship or a member of a civil union with anyone other than the parties listed below under any applicable law
- The persons are not related by blood
- Each person considers himself or herself to be a member of the immediate family of the other person.
- Each person is jointly responsible for maintaining, supporting and sharing the common necessities of life and to be responsible for each other's welfare.
- The persons have resided with each other for the last 12 months, or are legally registered as domestic partners in a jurisdiction that recognizes domestic partners, or have a civil union or marriage in a jurisdiction which recognizes civil unions and or same sex-sex marriages.

## **Child(ren) of a Domestic Partner Eligibility Criteria**

To be eligible for enrollment under this new coverage option, the child(ren) of a Domestic Partner must meet the following criteria:

- A biological, adopted, or foster child of a registered domestic partner; or
- A dependent as defined under IRS regulations; or
- A ward of a registered domestic partner as determined in a guardianship or other legal proceeding.

## **Coverage's Available**

The following coverage is available for Domestic Partners and the child(ren) of Domestic Partners:

- Blue Cross Blue Shield of Florida Medical Insurance
- MetLife Term Life Insurance
- CNA Long Term Care Insurance
- Comp Benefits Dental and Vision Insurance
- ARAG Legal Insurance

Please note that some plans require approval by company medical underwriting.

## **\*\*IMPORTANT INFORMATION FOR HEALTH COVERAGE\*\***

If a Retiree will be adding a Domestic Partner and the child(ren) of a Domestic Partner to their existing medical insurance, you must enroll in the Blue Cross Blue Shield of Florida Plan. Domestic Partners and the child(ren) of a Domestic Partner are not eligible to apply for coverage under Capital Health Plan.

## Important Exclusions

- The ability to add the child(ren) of a Domestic Partner requires that the Domestic Partner is enrolled in the plan as well.
- The child(ren) of a Domestic Partner may not be enrolled in a benefit plan if the Domestic Partner is not enrolled as well.
- A Domestic Partner and the child(ren) of a Domestic Partner are ineligible to be enrolled/added to Capital Health Plan Medical Policies.

**To add a Domestic Partner**, the Retiree and Domestic Partner will need to complete an *Affidavit of Domestic Partnership For Retiree Benefits* Form, which will require the signature of a Notary Public. In addition to the *Affidavit of Domestic Partnership For Retiree Benefits* Form, the retiree and Domestic Partner will be required to submit two (2) of the following documents as proof of Domestic Partnership:

- Joint lease, mortgage or deed of the common residence with both the Retiree and Domestic Partner names;
- Joint ownership of a vehicle with both the retiree and Domestic Partner names on the Title;
- Joint checking or joint savings account with both the retiree and Domestic Partner names on the account;
- Wills naming each other as primary beneficiary;
- Copy of license or certificate for civil union or marriage license from a jurisdiction, which recognizes civil unions and or same sex-sex marriages.

**\*All documents listed above must be within the past twelve (12) months.\***

After this current Annual Benefits Enrollment Period and the option to add a Domestic Partner and the child(ren) or a Domestic Partner by November 20, 2009, a retiree will not be allowed to add a Domestic Partner and/or the child(ren) of a Domestic Partner during the 2010 calendar year unless he/she experiences a "qualifying event", as currently recognized by the City of Tallahassee, meets the eligibility criteria and submits the proper documents. Retirees will have an opportunity each year thereafter to add or change the enrollment of a Domestic Partner and the child(ren) of a Domestic Partner for medical only, during the annual open enrollment process provided they meet the eligibility criteria and submit the proper documents.

**\*\*\*The deadline to submit a completed Affidavit of Domestic Partnership For Retiree Benefits Form, provide two (2) of the above documents and any company required forms, MUST be received by the Retirement Office no later than Monday, November 30, 2009 by 5:00pm. \***

\* All *Affidavit of Domestic Partnership For Employee Benefits* Forms and documents submitted may be subject to Section 119.07, Florida Statutes, Public Records Law.

## Cost to Enroll a Domestic Partner and/or the Child(ren) of a Domestic Partner

The cost to enroll/add a Domestic Partner and the child(ren) of a Domestic Partner will be the same as a legal spouse or legal dependent child(ren) in accordance with specific plan premiums. All premiums for Domestic Partner coverage and the child(ren) of a Domestic Partner coverage will be deducted on an after-tax basis from retirees monthly paycheck.

## Disclaimer

The City of Tallahassee is not providing employees or retirees with tax advice nor is it attempting to evaluate a particular situation. Employees are urged to consult with a tax advisor(s) concerning the Federal income tax and employment tax ramifications from enrolling a Domestic Partner and the child(ren) of a Domestic Partner in one of the City of Tallahassee's sponsored benefit plans.

## Important Dates and Deadlines

- Now until 5:00pm, Friday, November 20, 2009 – Retirees MUST call the Retirement Office at 891-8597 to add a Domestic Partner and the child(ren) of a Domestic Partner.
- Now until 5:00pm, Monday, November 30, 2009 – Completed *Affidavit of Domestic Partnership For Retiree Benefits* Form, two (2) required proof of Domestic Partnership documents and any company required forms MUST be received by the Retirement Office.

## Frequently Asked Questions

**Q)** If I do not enroll/add my Domestic Partner and the child(ren) of my Domestic Partner during this annual enrollment, when will be the next opportunity for me to enroll them?

**A)** If you do not enroll/add your Domestic Partner and the child(ren) of your Domestic Partner during this annual enrollment, you will need a “qualifying event”, as currently recognized by the City of Tallahassee, meet the eligibility criteria and submit the proper documents. Coverage will become effective the first (1<sup>st</sup>) of the month following the month in which your “qualifying event” takes place. After this one time enrollment for all plans other than health/medical, no additional coverage's are extended.

**Q)** If I am no longer in a Domestic Partner relationship, how to I cancel coverage for my Domestic Partner?

**A)** Both you and the registered Domestic Partner will be required to submit an *Affidavit of Termination of Domestic Partnership* Form which will need to be signed by a Notary Public and submitted to the Retirement Department within 30 days of the date you and your Domestic Partner's relationship has terminated.

**Q)** If I cancel coverage for my former Domestic Partner, how long must I wait until I can add my new Domestic Partner?

**A)** To be eligible to add a new Domestic Partner; a completed *Affidavit of Domestic Partnership For Retiree Benefits* Form, which will require the signature of a Notary Public and two (2) of the above-motined documents will need to be submitted to the Retirement Office.

Any questions should be directed to Kimberley Gilmore via phone at 891-8597 or email at [Kimberley.Gilmore@talgov.com](mailto:Kimberley.Gilmore@talgov.com).