

## DOMESTIC ADULT PARTNER FAQs

### Who is eligible for Domestic Partner benefits?

Domestic partners must:

1.
  - a. Be at least 18 years old and mentally competent to consent to Domestic partner contract.
  - b. Have shared the same principal residence and the common necessities of life for at least the previously twelve (12) months.
  - c. Not be related by blood to a degree of closeness that would prohibit legal marriage in the state of Missouri or our state of our state of residence; and
  - d. Have a single dedicated relationship with each other for at least twelve (12) months.
2. Not be a renter, boarder, or tenant
3. Be jointly responsible for each other's common welfare and shared financial obligations which may be demonstrated by **three of the following**:
  - a. Domestic Partner Agreement
  - b. Joint mortgage or lease
  - c. Designation of Domestic Partner as beneficiary for life insurance, or of employee as beneficiary on Domestic partner's life insurance
  - d. Designation of Domestic partner as beneficiary for retirement contract, or of employee as beneficiary for Domestic Partner's retirement contract
  - e. Designation of Domestic Partner as primary beneficiary in employee's will, or of employee in Domestic Partner's will
  - f. Durable property and health care powers of attorney on each other
  - g. Joint ownership of motor vehicle
  - h. Joint checking account
  - i. Joint credit account

### What benefits will be available for Domestic Partners?

Domestic Partners will be eligible for all benefits that are currently eligible to "spouses" to the extent allowed by law.

### When may I add a Domestic Partner to my various benefits plans?

You will have between November 1 and December 1, 2021, to enroll for benefits to be effective January 1, 2021. The premiums for your Medical and Dental plan choices are paid ahead and will be deducted from your December 2021 paycheck. Outside of Open enrollment, changes can only be made to coverage within 31 days of a qualifying life event

### When will Domestic Partner coverage take effect?

Domestic Partners can be added to employee's coverage in accordance with MSU Plan documents. The initial effective date for this change was January 1, 2014.

### Will child partners of a Domestic Partner be eligible for benefits?

The same eligibility criteria will be used for children of Domestic partners as is used for all employees.

**What information will I need to provide to enroll my Domestic Partner?**

Employees will be required to complete and submit an affidavit and may be asked to provide documentation (e.g. joint mortgage, joint checking account, etc).

**Will Retirees be able to cover Domestic Partners?**

MSU plans do not allow current retirees to add partners to their coverage *after* their date of retirement. New retirees will be able to continue covering Domestic Partners, they are covering as active employees, as long as the partner is effective on their plan immediately prior to retirement.

**What are the tax consequences if I have a Domestic partner?**

You should consult your legal and/or tax advisor to determine the tax consequences of your situation. Because the IRS definition of “partner” differs for taxation purposes the per pay period faculty/staff contributions for a Domestic Partner **will not be eligible for pre-tax deductions**, unless you are legally married in one of the 50 United States, or are qualified as a Partner under Internal Revenue Code Section 152. The IRS requires that the value of the benefits (the fair market value) provided for a person who is not the employee’s partner for federal income tax purposes is considered a taxable employer-provided benefit to the employee. This added “employer-provided benefit” is called imputed income and is taxed as additional compensation. All applicable taxes apply.