

## **Domestic Partner FAQs**

Last updated October 2020

Can I add my domestic partner to my health insurance?

Yes, effective 1/1/2021. There are tax implications so please consult with your tax advisor.

When can I add my domestic partner to my health insurance?

You may only add a domestic partner during your first 30 days of employment or during each Open Enrollment each year. A domestic partner would not qualify for changes during the typical "qualifying events."

Can I remove my Domestic Partner and/or his/her children at any time?

Yes. But, remember, you can only add during open enrollment.

Can my Domestic Partner elect COBRA?

Under Vermont and federal regulations, a domestic partner may not elect COBRA as they are not a "qualified beneficiary" under legislation.

What are the tax implications of adding my partner and his/her children to my insurance?

Your premiums deductions will be taken post-tax for any domestic partner or his/her children. Only you as the employee and/or your tax dependents may have premiums paid pre-tax.

You are advised to consult with your tax advisor for the most up-to-date and accurate tax information.

Can I use my HRA for my domestic partner and/or his/her children?

Yes. However, the portion of your HRA used for your domestic partner and/or his/her children is a taxable event. Consult with your tax advisor.

Can I use my HSA for my domestic partner and/or his/her children?

No. You may only use an HSA for your tax dependents.

Can I use my FSA or limited purpose FSA for my domestic partner and/or his/her children?

No. You may only use an FSA for your tax dependents.

Can I use my Dependent Care funds for my domestic partner's dependents?

No. You may only use Dependent Care for tax dependents.