

# BenefitsPlus

## Domestic Partnership Information Guide

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Questions? Call the BenefitsPlus Solutions Center at **855.326.7870**

*This guide highlights benefits offered by Dentsu Aegis Network (DAN) **benefitsPLUS** Program. If there is a conflict between this information and the legal plan documents, the plan documents will prevail. DAN reserves the right to change, modify, or terminate these benefits in the future.*

## ***Eligibility***

All regular full-time and part-time employees working at least 21 hours per week are eligible to enroll their Domestic Partner in the medical, dental, vision and life insurance plans.

DAN defines same or opposite sex Domestic Partners as two people who:

- Have registered as Domestic Partners or have entered into a civil union in (state or municipality that has such registration or civil union process);
- Meet all of the following criteria:
  - Are both at least 18 years of age and are old enough to enter into marriage according to the laws of the state in which they reside;
  - Neither is legally married to another person, and if previously married, a legal divorce or annulment has been obtained or the former spouse is deceased;
  - Are not related by blood to a degree of closeness that would prohibit marriage;
  - Are in an exclusive, committed relationship that is intended to be permanent and have lived together for at least six months;
  - Share a mutual obligation of support and responsibility for each other's common welfare; and,
  - Are not in a relationship solely for the purpose of obtaining benefits.

## ***Dependent Eligibility***

You may also cover your domestic partner's children if they are under age 26.

## ***Declaration of Tax Status***

### **Tax Dependent**

It can be complex to determine whether an individual satisfies the definition of a tax dependent under the Internal Revenue Code. You may wish to consult a tax professional for advice on your personal situation before you declare that your Domestic Partner and your Domestic Partner's child(ren) is/are your tax dependent as defined in Section 152 of the Internal Revenue Code or is eligible for tax-favored health coverage. A domestic partner or child of a domestic partner is tax qualified for health coverage only if all the following requirements are met:

- They live with you as a member of your household (shares a principal residence) for the full tax year, except for temporary reasons such as vacation, military service, or education.
- They are a citizen, national or legal resident of the United States or a resident of a contiguous country. (This requirement doesn't apply to children being adopted by a US citizen or national.)
- They are not anyone's qualifying child dependent under section 152 of the Code.
- They receive more than half of their support from you.

If your Domestic Partner and their child (ren) is/are a tax qualified dependent(s) the employee pays:

- Their portion of the coverage for Employee + Domestic Partner or Employee + child(ren) or Employee + Family on a pre-tax basis

Because the determination of whether a person is a dependent for tax purposes is based on facts solely within your knowledge, DAN cannot make this determination for you.

### **Non-Tax Dependent**

This is the most common type of Domestic Partner relationship. If the Domestic Partner does not qualify as a tax dependent as described above the employee pays:

- Their portion of the coverage on a pre-tax basis;
- Their domestic partners coverage on a post-tax basis; and,
- Tax on the company's portion of the premium for the domestic partner and it is treated as Imputed Income.

## ***Enrollment***

### **New Hire or Newly Eligible**

To enroll your Domestic Partner into the **benefitsPLUS** plans, you will go through the normal process for benefits enrollment.

- You will follow the enrollment process by going to [www.danbenefitsplus.com](http://www.danbenefitsplus.com) and clicking on the enrollment link.
  - Once you enter the information for your dependent during this process, you are required to indicate your dependents relationship to you.

### **Open Enrollment**

Every year you have an opportunity during Open Enrollment to make elections and changes that are effective January 1<sup>st</sup> through December 31<sup>st</sup> of the following year.

- You have an opportunity at this time to add/drop your Domestic Partner to/from your coverage

### **Qualifying Status Change**

You can make changes to certain benefits during the year with regard to your Domestic Partner. The following will be considered Qualifying Life Events:

- Adding a new Domestic Partner relationship
- Ending your Domestic Partner relationship
- Change in your Domestic Partner employment status and/or benefit eligibility
- Death of your Domestic Partner

As with any Qualifying Life Event, these changes must be made within **31 days** of the date of the Qualifying Life Event within 31 days from the date of the event.

### Declaration of Tax Status

It can be complex to determine whether an individual satisfies the definition of a tax dependent under the Internal Revenue Code. You may wish to consult a tax professional for advice on your personal situation before you declare that your domestic partner (and/or his or her children) is your tax dependent as defined in Section 152 of the Internal Revenue Code or is eligible for tax-favored health coverage. A domestic partner, child of a domestic partner, is eligible for tax-favored health coverage only if all the following requirements are met:

- He or she lives with you as a member of your household (shares a principal residence) for the full tax year, except for temporary reasons such as vacation, military service, or education.
- He or she is a citizen, national or legal resident of the United States or a resident of a contiguous country. (This requirement doesn't apply to children being adopted by a US citizen or national.)
- He or she isn't anyone's qualifying child dependent under section 152 of the Code.
- He or she receives more than half of his or her support from you.

In addition, if you can claim a federal tax exemption for your domestic part (and/or his or her children) then the domestic partner (and/or children) is eligible for tax-favored health coverage. The rules for determining support are complicated and are more involved than just determining the identity of the "primary breadwinner". Refer to IRS Publication 17.

***Tax Status (Federal)***

List your domestic partner and each of his or her children that you wish to enroll for benefitsPLUS and indicate whether you declare them to be eligible for federally tax-favored health coverage as defined above.

Relationship	Name	Social Security Number	Date of Birth	Tax Dependent	
Domestic Partner				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Child				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Child				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Child				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Child				<input type="checkbox"/> Yes	<input type="checkbox"/> No

I understand that if I do not declare my domestic partner, and/or his or her children to be eligible for tax- favored health coverage, I will be subject to all applicable federal, state, local, and payroll taxes for his/her/their benefits: and that I may not use my health flexible spending account for their un-reimbursed expenses. I agree to notify the **benefitsPLUS** Solution Center immediately of any change in tax status. I understand that if I had previously certified my domestic partner, and/or his or her children as eligible for tax-favored health coverage, I may be liable for taxes due to changing their tax status.

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***Employee Signature***

***Date***