Carnegie Mellon extends health benefits to same- and opposite-sex partners of employees. Eligible employees may elect benefits for their domestic partners by following the registration procedure outlined below. If your relationship meets the criteria described at right, your partner is eligible to receive medical, dental, and vision benefits, and to use certain university facilities.

Employees who are already providing coverage to their domestic partner may elect to make changes to that coverage during Open Enrollment. During the 2001 Open Enrollment period, you may make new elections for medical coverage only; dental and vision benefits may be elected only during enrollment periods for even-numbered years.

Only domestic partners who are interested in medical, dental, or vision benefits must complete the new registration form.

Questions about domestic partner benefits? Contact Human Resources at 412/268-4747 or send e-mail to hrhelp@andrew.cmu.edu

### Registration Process for Benefits and Services for Domestic Partners of Carnegie Mellon Full-Time Faculty & Staff

Carnegie Mellon University defines a domestic partner relationship as a relationship between a Carnegie Mellon employee and another individual that meets the eight (8) criteria below including all of the first five (5) numbered criteria and at least three (3) of the lettered criteria in number 6:

1. Both parties are 18 years of age or older and are able to contract at time of registration.
2. Neither party is legally married to or the domestic partner of any other person.
3. The parties are not related by blood to a degree that would bar marriage in the Commonwealth of Pennsylvania.
4. The relationship has been entered into voluntarily, willingly and without reservation.
5. The partners have been in a committed relationship as a couple for at least twelve (12) continuous months prior to registration of the domestic partner relationship. The relationship is intended to continue indefinitely.
6. The relationship includes mutual support, mutual caring and commitment, and mutual responsibility for each other’s welfare in the nature of a domestic partner relationship, and at least three of the following circumstances exist:
   a. Joint lease, deed or mortgage agreement;
   b. Designation by the Carnegie Mellon employee of the other party as primary beneficiary on a life insurance policy or retirement contract;
   c. Designation as the primary beneficiary in the employee’s will;
   d. Durable property or health care power of attorney granted by either party to the other;
   e. Joint ownership of a motor vehicle, joint checking account or joint credit account;
   f. Mutual legal responsibility for the care of a child.

### Registration Information

1. A faculty or staff member must complete a Carnegie Mellon University Registration Statement of Domestic Partnership. To be eligible, both parties must acknowledge that they meet the Carnegie Mellon definition of a Domestic Partner Relationship.
2. Once completed, the Registration Statement is subject to approval by Human Resources.
3. Upon approval of the Registration Statement, the faculty or staff member may complete a Domestic Partner I.D. Card Request Form. The domestic partner of the faculty or staff member and eligible children will then have an I.D. Card prepared for them, if they do not already have one.
4. The faculty or staff member and their domestic partner should review the Overview of Benefits and Services for Registered Domestic Partners (see next page).
5. To elect medical, dental, or vision coverage for your domestic partner, complete the Benefits Change Form for Full-Time Faculty & Staff, and indicate the appropriate level of coverage. The employee must carry the same medical, dental, and vision coverage as the domestic partner.
6. Coverage will be effective on the first day of the month following receipt of a completed and approved enrollment form.

### Who Is Eligible?

Certain mid-year changes due to the addition or deletion of a partner, or loss of coverage by the partner, are allowed: contact Human Resources to request a Benefits Change Form.

**All Registration and Termination Statements will be held confidentially in Human Resources.**
Overview of Benefits and Services for Registered Domestic Partners

This Overview is presented for the purpose of informing faculty and staff with an eligible domestic partner of the University benefits and services available to them. Any questions or concerns should be directed to Human Resources by e-mail to: hrhelp@andrew.cmu.edu or by calling (412) 268-4747. Human Resources is located at Whitfield Hall, 143 North Craig Street.

Benefit Plans and Programs

Domestic partners of the faculty or staff member are eligible to enroll in the following benefits with the additional required contributions deducted from the faculty or staff member’s pay on an after-tax basis. In addition, the faculty or staff member will be taxed on the value of the medical, dental and vision options selected less the after tax contribution amount deducted. If the domestic partner is an eligible dependent of the faculty or staff member for Federal Income Tax purposes as defined in Internal Revenue Code Section 152, the domestic partner may be eligible for coverage with contributions reduced from the faculty or staff member’s pay on a pre-tax basis.

1 Medical, Dental, and Vision Insurance
The eligible domestic partner may be enrolled in the employee’s medical, dental or vision plan under the same terms and conditions as a “spouse” except that, in accordance with federal law, the additional required contribution for coverage must be made on an after-tax basis unless the domestic partner is an eligible dependent of the faculty or staff member for Federal Income Tax purposes.

1 Coverage for Children
Children of the domestic partner who qualify as eligible dependents of the employee for Federal Income Tax purposes may be enrolled as dependents of the employee on a pre-tax basis if they otherwise meet plan requirements for eligible dependent children. Children of the domestic partner who are not dependents of the faculty or staff member are not eligible.

1 COBRA Continuation Coverage
The eligible domestic partner and any dependent children enrolled in a covered benefit program will be eligible for COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage as otherwise available to a spouse or dependent children if the faculty or staff member terminates employment with Carnegie Mellon University.

1 Health Care Spending Account
Claims for unreimbursed qualified expenditures of the enrolled domestic partner and enrolled dependent children are reimbursable if the domestic partner and the children are eligible dependents of the employee for Federal Income Tax purposes.

1 Dependent Care Spending Account
Qualified expenditures for dependent care expenses are reimbursable if the dependent is the eligible dependent of the employee for Federal Income Tax purposes.

1 Tuition Benefits
Children of the eligible domestic partner who are naturally born to or legally adopted by the employee and qualify as eligible dependents of the employee for Federal Income Tax purposes are eligible for the same tuition benefits offered all dependent children.

1 Employee Assistance Program
An eligible faculty or staff member and their domestic partner and children may use the University’s Employee Assistance Program (EAP) to receive professional and confidential assistance in addressing personal issues or concerns. Typical matters that can be addressed through the EAP include stress, relationship, family/child, alcohol and drug abuse, psychological, and financial/legal problems. To use the EAP, call the service at (412) 621-7140 to schedule an appointment with a counselor. These initial assessments and referral services are fully prepaid by Carnegie Mellon. Should long-term or specialized treatment be needed, the EAP will help find the best resources for the particular situation. Any assessment or referral remains confidential.

Additional Services

1 Bereavement Leave
An eligible faculty or staff member will be entitled to the University Bereavement Leave policy in the event of the death of their domestic partner or the death of the domestic partner’s parent, grandparent, siblings, or children. Up to three working days with pay may be granted within a month of the date of death.

I.D. Card Privileges

Eligible registered domestic partners and children of the Domestic Partner may be issued a faculty/staff I.D. card which extends the following privileges:

1 Athletic Facilities
The domestic partner of a faculty or staff member and children may use the athletic facilities at Carnegie Mellon in accordance with Athletic Department policies -- including age limitations -- when classes are not in progress. A valid I.D. Card also entitles the domestic partner and children to use equipment that the Athletic Department
The additional cost to add your domestic partner to coverage will be deducted from your pay on an after-tax basis. The after-tax contribution is in addition to any pre-tax contribution you are currently making. The fair market value of adding your domestic partner to your existing coverage will be reported as taxable income on your paystub. The amount of tax will vary depending on the type and level of coverage selected and your personal tax level.

### 2001 Monthly After-Tax Contributions for Domestic Partners

The after-tax contributions vary according to the change in coverage level:

<table>
<thead>
<tr>
<th>Plan</th>
<th>From Individual To Employee &amp; Domestic Partner</th>
<th>From Parent &amp; Child To Family</th>
<th>From Parent &amp; Children To Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>$87</td>
<td>$95</td>
<td>$79</td>
</tr>
<tr>
<td>PreferredBlue PPO</td>
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<td>$163</td>
<td>$136</td>
</tr>
<tr>
<td>UPMC POS</td>
<td>$120</td>
<td>$131</td>
<td>$109</td>
</tr>
<tr>
<td>HealthAmerica HMO</td>
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<td>$79</td>
<td>$68</td>
</tr>
<tr>
<td>KeystoneBlue HMO</td>
<td>$133</td>
<td>$145</td>
<td>$121</td>
</tr>
</tbody>
</table>

Family with domestic partner coverage (available to new domestic partners only; not available during Open Enrollment 2001):

- United Concordia Flex Dental $7.60
- United Concordia Preferred Dental $31.00
- Blue Shield Penn Vision $4.75

### Estimated Additional Reportable Income

Imputed income varies according to the plan you had, and the plan you're newly electing. The amounts below will be taxable as additional reportable income:

<table>
<thead>
<tr>
<th>Plan</th>
<th>From Individual To Employee &amp; Domestic Partner</th>
<th>From Parent &amp; Child To Family</th>
<th>From Parent &amp; Children To Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
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<td>PreferredBlue</td>
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<td>UPMC POS</td>
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<td>HealthAmerica</td>
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</tr>
<tr>
<td>KeystoneBlue</td>
<td>$113.48</td>
<td>$123.89</td>
<td>$103.08</td>
</tr>
</tbody>
</table>

Your estimated additional reportable income for family coverage will be:

- United Concordia Flex Dental $3.69
- United Concordia Preferred Dental $8.70
- Blue Shield Penn Vision $0.00
**Frequently Asked Questions**

**I’ve already registered my domestic partner relationship; must I register again?**
No, unless you are interested in enrolling your domestic partner in medical, dental, or vision coverage.

**When should I enroll for coverage?**
If your domestic partnership relationship meets the criteria right now you can enroll your partner for benefits. If your relationship meets the criteria later in the year, you can enroll your partner at that time.

**My domestic partner relationship began nine months ago. When and what should I do to register my partner with the university?**
You should register your domestic partner when you have been in a committed relationship for 12 continuous months and you satisfy the other specific criteria provided in the registration packet.

**I already have employee and children coverage. Should I elect the family coverage level to cover my domestic partner and children?**
Yes, if you are already enrolled in employee and children level of coverage, you should check the box entitled Family (Employee, Child(ren) and DP) on the Benefits Change Form to add your partner to the medical, dental and vision coverages you are already enrolled in.

**Why is domestic partner coverage elected on an after tax basis?**
The Internal Revenue Service prohibits pre-tax contributions to be made on behalf of dependents who do not meet the Internal Revenue Code Section 152 definition of a dependent. In most cases, same sex and opposite sex domestic partners do not meet this definition. If your domestic partner is an eligible dependent for federal income tax purposes, you may be eligible to include your domestic partner in the pre-tax program.

**How is the taxable income on the value of my domestic partner’s coverage calculated?**
Coverage for the domestic partner that cannot be included in the pre-tax portion of the cafeteria plan is considered to be taxable income to the employee at the fair market value of the coverage. That value is derived from the COBRA rates (the full cost of the plan minus the 2% administrative fee). The additional cost of adding your domestic partner to your coverage will be noted as additional reported taxable income on your paystub. This amount will vary depending on the plan you are enrolled in and the level of coverage you are electing.

**What if my domestic partner relationship ends?**
If your domestic partner relationship terminates, you are required to complete the Termination Statement of Domestic Partnership. You must also return the I.D. Card of the domestic partner to Human Resources.

**Termination of Relationship**

**Termination of Employment**
Should a faculty or staff member with a registered domestic partnership terminate employment with the University, they must return the I.D. Card of their domestic partner and any eligible children with their own to either their supervisor or to Human Resources.

**Termination of Domestic Partner Relationship**
Should a faculty or staff member’s domestic partner relationship terminate, the faculty or staff member is required to complete the Termination Statement of Domestic Partnership and return it to Human Resources.

**COBRA Continuation Coverage**
The eligible domestic partner and any dependent children enrolled in a covered benefit program will be eligible for COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage as otherwise available to a spouse or dependent children if the faculty or staff member terminates employment with Carnegie Mellon University, or if the domestic partner relationship is terminated.