

General Questions on Civil Union and Same-sex Domestic Partnerships

1. What if I have a Civil Union or Same-sex Marriage?

If you have a civil union or same-sex marriage that is recognized either in the United States or in another country, you do not need to complete the "Statement of Domestic Partnership" form as outlined below. You will need to provide proof of the civil union or same-sex marriage either when you are hired or within 31 days of the qualifying event (in this case the civil union or same-sex marriage) to have your partner/spouse added to your benefits coverage.

2. What is a domestic partnership? As defined by Princeton University, a domestic partnership is one that meets the eight criteria outlined in the "[Statement of Domestic Partnership](#)". In brief, it is a relationship of two individuals of the same sex who have an exclusive mutual commitment, similar to marriage, in which the partners agree to be jointly responsible for each other's common welfare, living expenses and financial obligations.

To qualify, both individuals must:

- be each other's sole domestic partner and intend to remain so indefinitely,
- be at least 18 years of age,
- not be related by blood to a degree of closeness that would prohibit marriage in their state of residence,
- not be legally married,
- and currently reside together and have resided together in a common household for at least six consecutive months and intend to reside together indefinitely.

3. For which benefits is my civil union or domestic partner eligible?

If you are a benefits eligible faculty or staff member, your civil union or same-sex domestic partner is eligible for the same benefits provided to a spouse. These benefits are:

- a University ID card and the privileges associated with it,
- the right to coverage under your health care plan,
- survivor rights if you rent or have a mortgage through Princeton University, and
- a reduction in tuition through the Program in Continuing Education.

A civil union or domestic partner is subject to the same plan or program provisions and requirements as a spouse.

All applicable benefits are subject to the plan provisions. For information regarding the Princeton University Retirement Plan (TIAA-CREF or Vanguard) and the life insurance plans, please see [Other Information](#).

4. For which benefits are the children of my civil union or domestic partner eligible?

If you are a benefits eligible faculty or staff member, your civil union or domestic partner's children are eligible for:

- a University ID card and the privileges associated with it ,
- the right to coverage under your health care plan, and
- benefits through the [Children's Educational Assistance Plan](#)

All of the benefits are subject to the plan provisions.

5. How do I register my domestic partnership with Princeton University?

To register, you and your domestic partner should complete, sign and return to a Benefits staff member in the Office of Human Resources, a "[Statement of Domestic Partnership](#)". Forms are available from [online](#) or in Human Resources at 1 New South.

6. Do I need to provide proof of my partnership?

If requested, you must be able to provide at least three of the following types of documentation to establish your domestic partnership. This documentation is described more fully in the "Statement of Domestic Partnership" form.

- a qualifying domestic partnership agreement
- co-parenting agreement
- adoption agreement
- joint deed, mortgage agreement, or lease
- joint ownership of a motor vehicle
- joint bank account
- joint credit account or other liability
- designation of domestic partner as primary beneficiary for life insurance
- designation of domestic partner as primary beneficiary of retirement contract
- designation of domestic partner as primary beneficiary in will
- durable property or health care power of attorney

7. When can I register my domestic partner?

You can register your partner at any time after:

- you have been in the relationship for at least six months and
- at least six months has elapsed since you last filed a statement "Termination of Domestic Partnership" form with Human Resources (if applicable).

8. When is the coverage effective?

For relationships that meet the eligibility requirements for same-sex domestic partnerships, the effective date of medical and vision coverage will be the first day of the month coincident with or next following the date that the Office of Human Resources approves the "Statement of Domestic Partnership". The effective date of dental coverage will be first of the second month following the date that the Office of Human Resources approves the "Statement of Domestic Partnership".

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Health Care Plan Insurance

1. How do I obtain health care plan coverage for my domestic partner and his or her children?

After registering your partnership with Human Resources, you have 31 days from the effective date of benefit coverage to enroll your partner and his or her eligible, dependent children in your current health, vision and /or dental care plan. (See [General Questions on Domestic Partnership, question 7](#), above.) You will then be given an Open Event in our online [eBenefits](#) enrollment system where you will be able make your election online or, if necessary, request a personalized paper Benefits Enrollment form which you will return to Human Resources. I

If you are enrolled in the Aetna HMO, Aetna Point of Service Plan, UnitedHealthcare Point of Service, UnitedHealthcare EPO (HMO), or the Aetna Dental Plan, you must also complete the vendor's change form. Change forms are available by calling Human Resources at 8-3302. You may also enroll your domestic partner and his or her eligible, dependent children during the Annual Open Enrollment period held each October-November.

All health care plans offered by the University, including the vision and dental care plans, will cover your domestic partner and his or her eligible, dependent children. None of these plans has a pre-existing condition clause.

2. What income tax consequences are there for me for my civil union or domestic partner?

If your civil union or domestic partner is your dependent as defined by Internal Revenue Code Section 152, Princeton University's contribution for health care coverage will be exempt from taxes and any contributions you make will be on a pre-tax basis. The same holds true for your domestic partner's eligible, dependent children. Complete and return the "[Tax Certification of Dependency for Health Insurance Coverage](#)" to Human Resources.

If, however, your civil union or domestic partner and his or her children are not your dependent(s) as defined by the Internal Revenue Code, Princeton University's contribution will be considered imputed income^[1] to you, and the University will withhold the appropriate state, federal and FICA taxes from your salary. Your contributions on behalf of your domestic partner will be made on an after-tax basis. You can obtain a copy of the Taxable Income Chart by calling Human Resources at 8-3302.

3. Does the imputed income for civil union or domestic partner coverage affect other benefits?

The imputed income amount is not added to the compensation base for group life insurance, disability benefits or retirement plan contributions. Any additional Social Security taxes paid as the result of the imputed income, however, may produce a higher Social Security benefit for you.

Expense Account Plan

Can I submit unreimbursed health care expenses incurred by my civil union or domestic partner and his or her children to my Health Benefit Expense Account (HBEA)?

You can submit these expenses only if your civil union or domestic partner and his or her children are your eligible dependents, as defined by Internal Revenue Code Section 152. In this case, you should complete and return the "[Tax Certification of Dependency for Health Insurance Coverage](#)". ([See Health Care Plan, question 2](#))

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Children's Educational Assistance Plan

How do I know if my civil union or domestic partner's children are eligible for educational benefits through Princeton University?

The children of your civil union partner may qualify if they meet the eligibility requirements of the Children's Educational Assistance Plan. For the children of a domestic partner to qualify as eligible dependents for the [Children's Education Assistance Plan](#), Human Resources must have a copy of the "[Statement of Domestic Partnership](#)" on file. In addition, your home must be the children's principle residence for the year and the children must be members of your household for the year. However since the Children's Educational Assistance plan has numerous eligibility requirements, you should call Human Resources for a more detailed description of the Children's Educational Assistance Plan.

Mortgage Program

1. What are survivor rights under the University mortgage program?

Survivor rights include the right of your civil union or domestic partner to maintain your University mortgage under the same conditions which apply to a surviving spouse. For more information, please contact the Office of Real Estate and Finance at (609) 258-3123.

2. How do I ensure that my civil union or domestic partner is entitled to survivor rights under the University mortgage program?

If you have a civil union partner, and you have an existing mortgage through Princeton University it is important that you provide a copy of your civil union documentation to the Mortgage Office. If you have a domestic partner, you will need to provide a copy of your approved "Statement of Domestic Partnership" to the Mortgage Office so that it can be included with your mortgage records.

Princeton University ID Card (PUID)

Can my civil union or domestic partner obtain a Princeton University ID card?

If you have a civil union partner, you will need to provide proof. If you have a domestic partner, a "Statement of Domestic Partnership" is accepted as proof of your relationship for PUID purposes. If your domestic partner meets the criteria outlined in the statement, then he or she is eligible to obtain a PUID card and the privileges associated with it.

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Other Information

1. What happens to my civil union or domestic partner's benefits if our relationship ends?

If your civil union ends, you will need to provide the documentation to Human Resources within 31 days of the end of the civil union. In the event that your domestic partnership ends, you must file a "Statement of Termination of Domestic Partnership" with Human Resources within 31 days of the end of the partnership. This form can be obtained by contacting a Benefits staff member at 8-3302 or benefits@princeton.edu.

Health Care Plan, Vision Care Plan and Dental Care Plan:

Coverage for your former civil union or domestic partner and his or her eligible, dependent children covered by your health, vision and/or dental care plan ceases the last day of the month in which the civil union ends or the "Statement of Termination of Domestic Partnership" is signed. However, your former civil union or domestic partner and his or her eligible, dependent children can continue their plan coverage through [COBRA](#) for up to 36 months. The cost of this coverage is equal to the full cost of the plan plus a 2% administrative charge.

Program in Continuing Education: Participation in the program ceases at the end of the term with no further enrollment permitted.

Children's Educational Assistance Plan: No further grants will be disbursed under this plan for your civil union or domestic partner's children after the civil union ends or the "Statement of Termination of Domestic Partnership" is signed.

University Mortgage Program (if applicable): Survivor rights under the mortgage program cease as of the date the civil union ends or the "Statement of Termination of Domestic Partnership" is signed.

University ID Card: Your former civil union or domestic partner's and his or her eligible dependent children's ID privileges terminate on the date the civil union ends or the "Statement of Termination of Domestic Partnership" is signed.

2. If my relationship ends, when will Princeton University allow me to register a new domestic partner?

You can register a new domestic partner if you have been in the relationship at least six months and if at least six months has elapsed since you filed a notice of "Statement of Termination of Domestic Partnership" with Human Resources.

3. What happens to my civil union or domestic partner's benefits in the event of my death?

Health Care Plan, Vision Care Plan and/or Dental Care Plan: Your civil union or domestic partner and his or her children, if enrolled in the plan, can continue the coverage for up to 36 months. The cost of this coverage is equal to the full cost of the plan plus a 2% administrative charge. However, if you

meet the eligibility rule for retiree medical benefits prior to your death, then your civil union or domestic partner and his or her children, if enrolled in the plan, are eligible to continue health coverage in the [Retiree Health Care Plan](#).

Tuition Grant: The grant is paid for the remainder of the academic term in which the employee dies, at which point the benefit ends.

University Mortgage: Your civil union or domestic partner has the right to maintain your University mortgage under the same conditions which apply to a surviving spouse.

University Rental Property: Your civil union or domestic partner, like a surviving spouse, is required to vacate the rental property at the end of the lease.

University ID Card: As your survivor, your civil union or domestic partner has the right to retain an active University ID card.

4. What else do I need to know?

Employees are encouraged to speak with a tax advisor and/or an attorney before enrolling their civil union or domestic partner and/or his or her eligible dependent children.

Life Insurance Plans - Within 31 days of entering a civil union, you may elect or increase supplemental life insurance coverage by 1 times your base salary with no evidence of insurability required. Within 31 days of registering your domestic partner, you may elect or increase supplemental life insurance coverage by one times your base salary with no evidence of insurability required. Employees may name anyone as a beneficiary for the group life insurance benefit. It is not necessary to register a domestic partner to name that person as a beneficiary.

Princeton University Retirement Plan (TIAA-CREF or Vanguard)--You may name anyone as your beneficiary in the Princeton University Retirement Plan. If you wish to make a beneficiary change on your retirement contracts, please contact TIAA-CREF directly at (800) 842-2776 for a change in beneficiary form. Forms to change your beneficiary for Vanguard are available from Human Resources.

1[1] *Under Internal Revenue Code regulations, the amount the University pays toward your partner's coverage in the Health Care Plan will count as additional taxable income to you.*

For questions about any of the material, please contact:

Main Campus

Human Resources

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(609) 258-3302

E-mail: hr@princeton.edu

Fax: (609) 258-5920

PPPL

Kim Mastromarino

Lyman Spitzer Building, Rm 170

PPPL, MS33

(609) 243-210

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While the University intends to continue each of the benefit plans, the University reserves the right to terminate or amend any plan, at any time, and for any reason.