FREQUENTLY ASKED QUESTIONS
ABOUT COVERING A DOMESTIC PARTNER

ENROLLMENT

Q: What do I need to do to enroll my domestic partner (same or opposite sex) in my health and/or dental and/or vision benefits?

A: 1. Register your partnership with a municipality offering formal registration of domestic partnerships. Boston and Cambridge are two municipalities that register domestic partnerships without requiring that the partners be residents.
2. Contact Harvard University Benefits within 30 days of a qualifying event such as registration of domestic partnership, birth of a child, loss of coverage, etc. We will then mail you a packet of information. You will have **30 days from the date of the qualifying event** to complete the online enrollment or enrollment forms and submit a copy of your certificate of Domestic Partnership, as well as the Harvard Statement of Domestic Partnership. Changes to your coverage will be retroactive to the date of the qualifying event and you will be charged retroactive premiums.

TAXES and IMPUTED INCOME

Q: What are the tax implications of covering a Domestic Partner?

A: Employees enrolled in a family plan, covering only a Domestic Partner, will be taxed on the fair market value of the cost of the individual coverage. If you are covering one or more children, all of whom qualify as tax dependents as defined by the IRS, you will pay taxes on the cost of the individual coverage. If you are covering multiple dependent children and not all of them qualify as tax dependents as defined by the IRS, you will be subject to income imputed on the value of the family rate minus the individual rate. If you are covering only qualified tax dependents (including your Domestic Partner) the IRS rules permit amounts provided for medical and/or dental insurance coverage for qualifying dependents to be excluded from income. This means your full medical and dental plan contribution will be pre-tax and no additional income will be imputed.

Q: What is imputed income and how will it affect my pay?

A: Federal tax law considers the fair market value of coverage for non-qualified dependents as imputed income. IRS guidelines consider imputed income part of an employee’s taxable wages.

Q: What can I do to offset any increased taxable income?

A: In 2010 Harvard began to withhold Federal & State taxes on imputed income that is calculated for Domestic Partner medical and/or dental coverage. The change in withholdings does NOT change the amount of taxes the employee pays; however it changes the timing of the payment of the taxes: the taxes are now withheld in each paycheck, which may result in a decrease of net pay. Employees may change their taxes withholding amounts (Federal and/or State) at any time by going to PeopleSoft Self Service> Payroll and Compensation> W-4 Tax Information.
DEPENDENT ELIGIBILITY

Q: What is meant by an IRS Qualified Dependent? Where can I find more information?

Q: How do I notify Benefits of a change in dependent status from not Qualified to IRS Qualified?
A: Call Benefits at 496-4001 and request an Attestation Form. Complete the form indicating that your dependent is IRS Qualified. Return the signed and completed form to the Benefits Office for processing. Based on the information on the form, changes would be made to the taxability of your benefits and the imputed income on your check. Please also call Benefits if any of your dependents no longer meet the definition of IRS qualified.

Q: Will my paycheck be retroactively adjusted based on completion of an Attestation form?
A: No, adjustments will be made go forward basis to your payroll checks.

MORE FAQ’s

Q: Can a domestic partner’s eligible medical/dental expenses or dependent care costs be reimbursed through Harvard’s flexible spending account (FSA) program?
A: No, IRS regulations that govern FSAs allow reimbursement of expenses only for the employee, spouse and any tax dependents.

Q: What actions are required if a partnership is terminated?
A: The University must be notified within 30 days of the terminated relationship in order for you to make changes to your benefits. A Statement of Termination of Domestic Partnership must be filed with the municipality where the partnership was registered, and a copy of that completed form must be submitted to the Benefits Office, Holyoke Center, Room 664.

Q: Following the termination of a partnership, when can a new partner be enrolled?
A: There is a twelve-month waiting period before a new partner can be enrolled. The former partnership will be deemed terminated as of the signature date on the Statement of Termination of Domestic Partnership.

Additional information may be obtained from Harvard Benefits, 114 Mt. Auburn St., 4th Floor, Cambridge, MA, (617) 496-4001 or by email at benefits@harvard.edu