

Domestic Partner - Frequently Asked Questions

Q1	Who qualifies as a domestic partner of a State of Iowa employee?
A1	To be eligible for Domestic Partner coverage, the employee and the Domestic Partner must meet the conditions outlined in the “Declaration of Domestic Partnership.” The Declaration of Domestic Partnership further requires a declaration of domestic partnership along with certain acknowledgements and affirmations before eligibility is determined.
Q2	How do I enroll my domestic partner and his/her dependents for family health and/or dental insurance coverage?
A2	<p>New Employee: If you are a new employee, you must complete and return the Declaration of Domestic Partnership. Please contact your HRA for assistance. Insurance enrollment forms are available from your HRA. For new hires that claim domestic partnership, the effective date will be when the employee is eligible for coverage (first of the month following 30 days of employment).</p> <p>Active Employee: If you are currently enrolled in a health and/or dental plan and have a domestic partner who meets the criteria midyear, please contact your HRA with the completed declaration. For current employees, the effective date for coverage will be the first of the month following the employee’s signature on the insurance declaration.</p> <p>Log into Workday and complete the life event within 30 days of the signed declaration.</p>
Q3	What happens if I do not return the completed Declaration of Domestic Partnership?
A3	The domestic partner and any of his/her dependents will not be eligible.
Q4	What if I am covered under the State Police Officers Council collective bargaining agreement and I return the completed Declaration of Domestic Partnership?
A4	The contract between your union and the state does not cover this benefit in Article IX. Therefore, your domestic partner and any of his/her dependents will not be eligible.
Q5	Where can I find more detailed information about eligibility and enrollment procedures for a domestic partner?
A5	The member handbook provided by your selected carrier, the State of Iowa Employee Handbook, the Employee Benefits Handbook, the Domestic Partner site, the DAS-HRE administrative rules and the Iowa Code govern eligibility and enrollment procedures for all employees, retirees, spouses and dependents. Where legally possible, eligibility and enrollment procedures for a domestic partner and his/her dependents, if any, will be on the same basis as for spouses or dependents of any other covered employee.
Q6	Are domestic partners of a State of Iowa retiree eligible?
A6	Yes, as long as coverage is continued under the state plan. A domestic partner can also be added once the employee has retired at some later date.
Q7	Are dependents of a domestic partner eligible for coverage?
A7	Children of a domestic partner may be covered under the state’s health and dental plans as long as the children meet the definition of an eligible dependent child.
Q8	What health and dental plan will be available to my domestic partner?
A8	An active employee or retiree can enroll their domestic partner in any health and dental plan the individual is eligible to select. The domestic partner must enroll in the same health/dental plan that the employee is enrolled in.
Q9	What other insurance plans are available to my domestic partner?

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A9	The State of Iowa offers its AFSCME, AFSCME Judicial, PPME, UE/IUP, and non-contract employees the ability to insure their same sex or opposite sex domestic partner under either or both their state employee health and dental insurance. No other insurance benefit is available to domestic partners.
Q10	Where can I find more detailed information about the state's insurance benefits and rules?
A10	<p>A summary of health insurance benefits and an Employee Benefits Handbook is available from your HRA, or at the Health Insurance website.</p> <p>The member handbook provided by your selected carrier may not specifically refer to domestic partners. Where legally possible, eligibility and enrollment procedures for a domestic partner and his/her dependents, if any, will be on the same basis as for spouses or dependents of any other covered employee.</p>
Q11	I submitted the Declaration of Domestic Partnership. What should I do now?
A11	<p>Your HRA will forward your completed Declaration to the Department of Administrative Services – Human Resources Enterprise for final approval and processing. Your materials will then be sent to the insurance carrier(s) you selected. You may contact your insurance company to verify who is covered under your plan.</p> <ul style="list-style-type: none"> • If you are currently enrolled in a health and/or dental plan and have a domestic partner who meets the criteria midyear, the effective date for coverage will be the first of the month following your signature on the declaration. • If you are a new employee claiming domestic partnership, the effective date will be when you are eligible for coverage (first of the month following 30 days of employment).
Q12	Do the records of employees with domestic partners receive the same confidentiality protections as the records of any other employee?
A12	Yes. Enrollment information for all state employees is confidential. Employees with domestic partners have the same protections. A copy of the Declaration will be kept in the employee's file and on file at the Department of Administrative Services – Human Resources Enterprise.
Q13	What are the federal tax implications for enrolling my domestic partner?
A13	Under federal tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the state pays for the coverage of the domestic partner will be included in the employee's gross income, subject to federal income tax withholding and employment taxes, and will be reported on his/her Form W-2, "Wage and Tax Statement." The employee also will not be able to claim expenses for the domestic partner under the Health Flexible Spending Account.
Q14	What are the Iowa tax implications for enrolling my domestic partner?
A14	Under Iowa tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the state pays for the coverage of the domestic partner will be included in your gross income, subject to state income tax withholding and employment taxes, and will be reported on your Form W-2.
Q15	What are the tax implications of enrolling my domestic partner's eligible children?
A15	<p>Your domestic partner's children do not qualify as a tax dependent. You are taxed on the amount (the added value) that provides coverage for the domestic partner's dependent children. The portion of the premiums that provides coverage for the domestic partner's children will be included in your gross income, subject to federal and state income tax withholding and employment taxes, and will be reported on your Form W-2, "Wage and Tax Statement."</p> <p>You also will not be able to claim expenses for the partner's children under the Health Flexible Spending Account.</p>

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Q16	What happens to my state contribution if I enroll a domestic partner?
A16	The state contribution will be no different than any other family contract and will be dependent on the plan you select and the contribution level set for your bargaining status and bargaining unit.
Q17	What happens to my monthly insurance premiums if I enroll a domestic partner?
A17	If you are moving from single to family coverage to insure your domestic partner, you will have to contribute the employee contribution for the family plan you select.
Q18	What if my domestic partner is also a state employee? Is there anything else I need to know?
A18	If both the “employee” and “domestic partner” are state employees eligible for health and dental insurance, then selection of family coverage under the domestic partner provision effectively waives any right of either party to single coverage benefits or contributions during the time the partnership is in effect.
Q19	Can I delete my domestic partner and his/her dependents midyear if our relationship terminates?
A19	<p>When you enroll in health insurance and/or dental insurance your benefit elections will remain in effect to the end of the calendar year and you cannot make any changes until the next enrollment and change period.</p> <p>You cannot make any changes until the next enrollment and change period unless you experience a qualified life event and the benefit change you request is consistent with the event. Qualified events are defined by Section 125 of the Internal Revenue Code, based on individual circumstances and plan eligibility.</p> <p>If there is a qualified event then a domestic partner can be terminated provided you complete a Declaration of Termination of Domestic Partnership.</p>
Q20	What happens if my domestic partner becomes my legal spouse?
A20	You will need to submit the appropriate application forms to your HRA to update your coverage and tax status.
Q21	If I terminate employment, will I still be able to carry my domestic partner and his/her dependents, if any, on my insurance through COBRA?
A21	If you continue coverage through COBRA, your domestic partner and his/her children may be covered with you. However, your domestic partner and his/her dependents may not elect COBRA coverage on their own.