

For Active Employees of NYU

This publication outlines the advantages of registering your domestic partner with NYU, the process by which you may register your partner at NYU, and the procedure for obtaining benefits.

1. What is a Domestic Partnership?

A *Domestic Partnership* is defined as two individuals who live together in a long-term relationship of indefinite duration, with an exclusive mutual commitment in which the partners agree to be jointly responsible for each other's common welfare and to share financial obligations. The partners may not be related by blood to a degree of closeness which would prohibit legal marriage in the state in which they legally reside.

2. What are the advantages of registering my domestic partner with NYU?

- If you are a benefits eligible employee, your partner and the children of your partner may obtain medical and dental coverage.
- If you are eligible for tuition benefits, eligibility will extend to your domestic partner and the children of your domestic partner. The rules of tuition benefit program will govern.
- Housing, athletic facility privileges, and library privileges will also be extended to your domestic partner the children of your domestic partner just as they are available to spouses and dependent children.

3. How and when may I register my domestic partner?

You can register a domestic partner at any time. If you wish to register a domestic partner and their eligible dependent children for NYU privileges and/or benefits, first complete the 'New York University Statement of Domestic Partnership' form. The "New York University Statement of Domestic Partnership" form is available online at www.nyu.edu/hr/forms. You and your partner will be asked to sign this form and present proof of relationship. After your registration has been reviewed, an approved copy of the form will be returned to you.

4. How do I obtain medical and/or dental coverage for my domestic partner and my partner's children?

If you are a new employee who is benefits eligible, you can enroll your domestic partner and/or your partner's children at the same time you enroll yourself, provided that you register your domestic partner, provide proof of relationship for your domestic partner's children, and the University approves your registration.

If you register your domestic partner at a later date, and you wish to enroll your domestic partner and/or your partner's children for medical and/or dental benefits at the time of registration, you will need to complete a Benefits Enrollment form. *The enrollment must be made within 31 days of the approval of your registration.* If you miss the 31 day deadline you can enroll them in the next open enrollment period. The Benefits Enrollment form is available online at www.nyu.edu/hr/forms/. You may submit the enrollment form with your registration to expedite processing.

5. What is the cost of adding my domestic partner and my partner's children to my medical and/or dental plan?

Monthly payroll reductions for medical and/or dental coverage are the same as those for employees who cover spouses and dependent children. Employees can find the current monthly costs online on the Benefits Resource Center at www.home.nyu.edu. Select the My Benefit Plan Info tab and then click on Monthly Contributions.

6. What are the tax consequences of adding my domestic partner and my partner's children to my medical and/or dental plan?

There may be tax consequences which are additional costs to you. The cost of medical and dental benefits provided to your domestic partner and/or the children of your domestic partner will be treated as taxable income to you unless your domestic partner and/or the children of your domestic partner qualify as a dependent under Section 152 of the Internal Revenue Code (IRC). (Refer to IRS Publication 1040 online at www.irs.gov for more information about qualifying dependents.)

The cost for medical and dental benefits for your domestic partner and the children of your domestic partner who do not qualify as a dependent under Section 152 of the IRC is considered imputed income to you. Imputed income is the amount that is included in your taxable gross earnings as a result of covering a domestic partner. Check with the Benefits Office for current imputed income amounts.

For questions concerning NYU benefit coverage visit the NYU Benefits Resource Center
via NYUHome at www.home.nyu.edu.

Taxes are withheld from the paychecks in which the benefit reductions are taken.

If your domestic partner and/or his or her children do not qualify under Section 152 of the IRC when you originally submit your Statement of Domestic Partnership form but qualify at a later date, you will need to complete an NYU Domestic Partner Declaration of Federal Tax Status form and send it to the NYU Benefits Office.

7. If I am eligible to participate in a Health or Dependent Care Flexible Spending Account (FSA), may I use the FSA to reimburse the health or dependent care expenses incurred by my domestic partner and my partner's children?

The IRS, and not the University, defines what types of expenses qualify for tax-free reimbursement. Since the IRS does not recognize domestic partners and the children of domestic partners as spouses or dependents, your Flexible Spending Account cannot be used to reimburse their expenses.

8. How do I obtain an NYU ID card for my domestic partner and my partner's children?

A registered domestic partner and children of the partner can obtain a family member NYU ID Card, just as spouses and dependent children can. After your registration is approved by the NYU Benefits Office, you obtain an NYU ID authorization card from the Human Resources Officer in the unit where your work. Your domestic partner should present the NYU ID authorization card to the NYU Card Center, Fairchild Building, 7 E. 12th St., 1st floor.

9. How can my domestic partner and my partner's children obtain an athletic facility membership and library privileges?

You can use your approved Statement of Domestic Partnership form to access athletic facility membership and other privileges. Athletic facility memberships are available to registered domestic partners and their dependent children. Consult the athletic facility membership office for details. Registered domestic partners and children of partners with family member NYU ID cards have library privileges.

10. How can my domestic partner and my partner's children take advantage of tuition benefits?

Tuition benefits are available to domestic partners and their dependent children. After your domestic partner registration is approved by the NYU Benefits Office, you may apply for tuition benefits for your domestic partner and your partner's children, pursuant to the provisions of the tuition benefit program, using the online Tuition Remission System. For more information about provisions of the tuition remission benefit program visit www.nyu.edu/hr/policies.

11. Are there tax consequences if my domestic partner or my partner's children use tuition benefits?

Tuition benefits for your domestic partner and the children of your domestic partner must be treated as taxable income to you in accordance with the Internal Revenue Code, even if that person qualifies as a dependent under Section 152 of the tax code. The University must include the full value of the tuition benefits used by your domestic partner and your partner's dependent children in your income, and taxes will be withheld accordingly.

13. What else should I consider?

- You are encouraged to speak with a tax advisor before enrolling your domestic partner and/or your partner's children in medical or dental coverage or the tuition benefit plan.
- You may name anyone as a beneficiary on your NYU group life insurance. It is not necessary to register a domestic partner to name that person as beneficiary on that plan.
- You may name anyone as your beneficiary for your NYU Retirement Plan or Supplemental Tax Deferred Annuity Plan benefits. Change of beneficiary forms for TIAA-CREF and Vanguard are available online at www.nyu.edu/hr/forms.

14. What happens if my Partner and I terminate our relationship?

You must file the form "Statement of Termination of Domestic Partnership" with the NYU Benefits Office. You may not file a subsequent Statement of Registration of Domestic Partner until 12 months have elapsed from the date of the Statement of Termination of the previous relationship was filed.

You must notify the Benefits Office within 31 days of the date the relationship ends. Your former domestic partner and his or her children will no longer be eligible for athletic facility, library, and housing privileges, and you must remove anyone you cover who no longer meets the eligibility rules of the medical and/or dental plan.

Medical and/or dental benefits may be continued for up to 36 months after filing a Statement of Termination of Domestic Partnership by paying the full cost of the coverage plus an additional 2% for administration costs under a provision of federal law (COBRA), which NYU extends to former domestic partners and their children who lose NYU medical and/or dental coverage.

For more information about how a termination of domestic partnership affects your NYU benefits visit the NYU Benefits Resource Center via NYUHome at www.home.nyu.edu. Select the My Benefit Plan Info tab, click on Life Events, and click on Divorce or Ending a Domestic Partnership.

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