

Civil Union Partner & Domestic Partner FAQs

1. When does the civil union law become effective?

The civil union law (PA 96-1513) becomes effective June 1, 2011. Therefore, first day to apply for an Illinois Civil Union Partnership Certificate is June 1, 2011.

2. Are civil unions limited to same-sex partners?

No. Both same-sex and opposite-sex partners can be a civil union partner.

3. When can I add my civil union partner to my group insurance coverage?

The issuance of the civil union partnership certificate is a qualifying change in status event; therefore, individuals interested in adding a civil union partner will have 60 days from the event to request that their civil union partner to be added to their coverage. Coverage would be effective the later of the date the request for change was signed or the date the civil union partnership certificate was issued.

4. Can I add my civil union partner to my group insurance coverage if we received a certificate from another state? If so, when would the coverage be effective?

Yes, civil union partnership certificates received from another state are valid documentation to add a civil union partner and/or his/her children to the member's group insurance coverage. The law effective date will begin a 60-day qualifying change in status enrollment period for those members who have a valid Civil Union Partnership Certificate from another state; therefore, the first day the coverage can be effective is June 1, 2011, if requested on or before that date.

5. What is the difference between the coverage options offered to a domestic partner versus a civil union partner?

Civil union partners are eligible for the same coverage options as a spouse; therefore, coverage may include health (including vision, prescription and behavioral health), dental and life insurance. The children of a civil union partner are also eligible for the same type of coverage. Domestic partners are also eligible for health (including vision, prescription and behavioral health) and dental; however, they are not eligible for life insurance coverage, nor are their children eligible for any type of coverage under the Program.

6. Can I request to add my civil union partner to my group insurance coverage during the FY 2012 Benefit Choice Period?

No, civil union partners cannot be added during the FY 2012 Benefit Choice Period. Due to the fact that the civil union law does not become effective until after the Benefit Choice enrollment period, civil union partner coverage cannot be a Benefit Choice election.

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7. Can I add the children of my civil union partner to my group insurance coverage?

Yes, the civil union partner's children can be added to the member's group insurance coverage as long as the children meet the eligibility criteria of a dependent. The children may be added regardless of whether or not the civil union partner is covered by the Program.

8. Can I add life insurance coverage for my civil union partner and his/her children?

Yes. Spouse Life coverage can be requested for a civil union partner and Child Life coverage may be requested for the children of a civil union partner. Current Spouse Life and Child Life coverage amounts and rates will apply. A statement of health will not be required for the life coverage if the coverage is requested within 60 days of the Civil Union Partnership Certificate date.

9. What documentation is needed to add my civil union partner and/or his/her children?

Members will be required to submit a copy of the Civil Union Partnership Certificate to their agency group insurance representative (GIR) at the time they request to add their civil union partner and/or their partner's children. Members who are requesting to add their partner's children to their coverage must also submit a birth certificate for each child. Social security numbers are required for all dependents for which the member is requesting coverage.

10. Will a civil union partner be treated the same as a spouse with regard to premiums?

The civil union partner and/or his/her children will be charged the same premium rate as a spouse and/or other dependents; however, they are not recognized as an IRS tax dependent by the federal government unless they meet certain criteria.

- The premiums for a civil union partner who is not considered an IRS tax dependent will be payroll deducted on a post-tax basis. Additionally, the value of the civil union partner's coverage, as well as the value of the coverage for any of the partner's children, will be considered "imputed income" and reported as income at the end of each calendar year. Note: For employees, retirees, annuitants and survivors who are billed by the Premium Collection Unit, the premiums for the civil union partner and their children will be billed on a post-tax basis.
- The premiums for a civil union partner who is considered an IRS tax dependent and the premiums for the partner's children who are considered IRS tax dependents, will be the same as the premiums for any other tax dependent and will be deducted on a pretax basis.

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11. When will my civil union partner and/or their children be considered an IRS tax dependent?

A civil union partner and/or their children may qualify as the member's tax dependent under the Internal Revenue Code Section 152(a), only if:

- For the entire calendar year, he or she lives with the member as a resident of the household the member maintains and occupies, and
- During the calendar year, the member provides more than half of his or her total support, and
- The civil union partner earned less than the allowable exemption amount (consult a tax advisor to determine the allowable exemption amount), and
- Cannot be claimed as a dependent of another taxpayer.

If the civil union partner and/or their children are the employee's IRS tax dependents, the premiums will be deducted on a pretax basis and imputed income will not be added to the employee's W-2. Note: All premiums for annuitants, retirees and survivors are deducted (or billed, if the benefit check is not sufficient) on a post-tax basis.

12. I am currently enrolled in the Quality Care Health Plan with my two 'natural children' dependents. What will be the impact on my group insurance premium if I add my civil union partner and his/her two children who **are not eligible** to be my tax dependents?

Example: A member with two IRS dependents is currently paying the 'Two or more Dependents' rate on a pretax basis for the two 'natural children'. The member adds three non-IRS dependents (civil union partner and two civil union children). The member will be charged the 'Two or more Dependents' rate on a post-tax basis **in addition to** the current 'Two or more Dependents' pretax premium.

	<u>Monthly Premium</u>
Member	\$72.00 (pretax)
2 Natural Children	\$226.00 (pretax)
Non-IRS Civil Union Partner and his/her children	\$226.00 (post-tax)
Total	\$524.00

13. I am currently enrolled in the Quality Care Health Plan with my two 'natural children' dependents. What will be the impact on my group insurance premium if I add my civil union partner and his/her two children who **are eligible** to be my tax dependents?

Example: A member with two IRS dependents is currently paying the 'Two or more Dependents' rate on a pretax basis for the two 'natural children'. The member adds three additional IRS dependents. The member will not be charged any additional premium since the member is already in the 'Two or more Dependent' rate category for the other IRS dependents.

	<u>Monthly Premium</u>
Member	\$72.00 (pretax)
2 Natural Children	\$226.00 (pretax)
IRS Civil Union Partner and his/her children	\$0.00
Total	\$298.00

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14. I currently have my same-sex domestic partner covered. Would I pay any more or less if he/she was my civil union partner?

The cost of coverage for a domestic partner is the same as the cost of coverage for a civil union partner provided both either are or are not considered an IRS tax dependent.

15. Where can I find out how much my premiums and imputed income will be for my non-IRS civil union partner and his/her children?

The premiums for these dependents and imputed income amounts can be found on the Benefits website.

16. If my civil union partnership is dissolved, can I keep my civil union partner and their children on my group insurance coverage?

No. Coverage for the civil union partner and any children of the partner who are covered under the Program will end at midnight on the day prior to the circuit clerk file stamp on the dissolution of the partnership. These dependents will be offered COBRA.

17. I currently have my same-sex domestic partner on my group insurance coverage. Can I continue his/her coverage after the civil union law becomes effective?

Yes. Domestic partners who are currently covered under the Program will be grandfathered into the plan as a domestic partner. In order to change the domestic partner to a civil union partner, a Civil Union Partnership Certificate will be required.

18. I was planning to add my same-sex domestic partner to my coverage during the FY 2012 Benefit Choice Period. Is that still an option?

No. Due to the fact that a same-sex civil union partner can be added to group insurance coverage effective June 1, 2011, the option to add a domestic partner will end May 31, 2011. Therefore, since Benefit Choice elections become effective July 1, 2011, adding a domestic partner will not be an option for the FY 2012 Benefit Choice Period.

19. Do I have to wait until the Benefit Choice Period to terminate my domestic partner's coverage?

If at any time the domestic partner becomes ineligible for benefits, it is the member's responsibility to notify their agency Group Insurance Representative (GIR). The member must complete, sign and submit a Termination of Group Insurance Coverage for Domestic Partner form to the agency GIR (available on the Benefits website). Additionally, domestic partner coverage may be terminated upon the member or domestic partner experiencing an eligible qualifying change in status. COBRA coverage will be offered only to domestic partners who were terminated due to the relationship ending or the employee's employment terminating.