

QUICK Q&A

Answers to not-so-common questions

Even the most experienced HR pros have questions from time to time. Our monthly Quick Q&A series provides answers to not-so-common questions and links to helpful resources.

Q: Are domestic partner insurance premiums collected pre- or post-tax?

A. Because there is no federal law recognizing domestic partnerships, it's an employer's option to allow domestic partners to enroll in a group health plan – even then, state and local guidelines may have to be met. For employers who do permit enrollment, the pre-tax premium advantage afforded to married and single individuals isn't extended to insurance premiums paid for a domestic partner's coverage.

If an employee elects to enroll their domestic partner in coverage the employee's individual and dependent premium can be pre-taxed; however, the partner's premium portion will be collected post-tax. If an employer contributes toward domestic partner premiums the employers' contributions are also subject to taxation.

Before enrolling in coverage, an affidavit is often required by an insurer or employer to verify the domestic partnerships' legitimacy. This generally confirms that

- both parties are over 18 years old and mentally competent to consent,
- neither party is married to another individual, and not related by blood more closely than allowed by the respective state,
- the partners have maintained common residency for six or more months, and
- joint responsibility is assumed for basic living expenses.

Extending coverage to employees' domestic partners can enhance your benefits package and help attract a wider talent pool. If your organization is considering adding the tier to your lineup, it's important to understand how coverage varies from traditional spousal benefits and what state and local laws apply. Consult with our experts today to learn more.

Additional Resources:

- [Answers to Frequently Asked Questions for Registered Domestic Partners and Individuals in Civil Unions](#)

Looking for some more HR guidance? Our HR help desk is here to help. If you have an HR-related question or problem [connect](#) with one of our expert consultants today.