DOMESTIC PARTNERSHIP
HEALTH INSURANCE BENEFITS

1. **What benefits are covered by this program?**
   Under the program, a student can enroll his or her domestic partner and dependent children in health insurance offered to full-time students through the University Health Service. Complete information about the University-sponsored health insurance plan for students and their spouses/domestic partners, and dependent children is available on the University of Rochester page on the Aetna Student Health web site. A link to this page is in the pink Quick Links box on the UHS home page (www.rochester.edu/uhs).

2. **What is the definition of “Domestic Partner” for University of Rochester students?**
   Domestic partners must satisfy all of the following criteria:
   
   - Have an exclusive mutual commitment, similar to that of marriage, but the partners are not legally married;
   - Are each other’s sole domestic partner and intend to remain so indefinitely;
   - Neither partner is legally married;
   - Are not related by blood;
   - Are at least eighteen (18) years of age and are legally competent to contract;
   - Are currently residing together and have resided together in a common household for at least six (6) consecutive months and intend to reside together indefinitely;
   - At least six (6) months have elapsed since the UHS Insurance Office has received a Statement of Termination of a previous domestic partnership from either partner; and
   - Share joint responsibility for the partner’s common welfare and financial obligations demonstrated by the existence of a domestic partner agreement and should have at least two other items showing joint responsibility, such as joint bank accounts, joint deed, mortgage agreement or lease, joint credit account or other liability, joint ownership of a motor vehicle, designation of domestic partner as primary beneficiary for life insurance or retirement contract(s), designation of domestic partner as primary beneficiary of will, durable property or health care power of attorney, co-parenting agreement, or an adoption agreement.)

3. **What is the procedure for enrolling a domestic partner in the University-sponsored insurance for students?**
   A student who wants to enroll his or her domestic partner in the health insurance plan must have a domestic partner agreement that legally binds the student and his or her domestic partner to joint responsibility for their common welfare and financial obligations. Executing and filing a Statement of Domestic Partnership with the City Clerk of the City of Rochester will satisfy this requirement. The UHS Insurance Office will ask you for a copy of this agreement and/or other information that

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1 A qualifying domestic partnership agreement is a legally binding agreement between two individuals creating personal and financial interdependence, i.e., joint and several liability for each other’s debts and expenses, responsibility for mutual care.
indicates joint financial responsibility, such as joint bank accounts or joint liability on mortgages or other debts, etc.

- The student must also sign and file the University Health Service’s Application for Domestic Partnership Health Insurance Benefits, along with completion of the online Health Insurance Enrollment/Waiver Process. The link to the online insurance process is in the pink Quick Links box on the UHS home page (www.rochester.edu/uhs). The application form is in the Health Insurance for Students section of the UHS web site.

- If you have any questions, the UHS Insurance Advisor will be glad to be of assistance.

4. **How do I know if my domestic partner is tax dependent?**

   Section 152 of the Internal Revenue Code defines someone as your dependent if all the following are met:

   - You provide over one-half the support of the person for the year. You will need to compare the total of all amounts you contribute to the person with the total amounts available to the person from all other sources such as his or her earnings, interest, dividends, and so forth; and
   - The person is a member of your household for the year; and
   - Your home is the principle place of residence of the person for the year.

   The same tests apply to both domestic partners and their dependent children. If you believe your domestic partner or dependent children may be your dependents, you should check with your tax advisor for clarification. This is important because anyone wrongly certifying someone as a dependent will be subject to disciplinary action.

5. **What actions are required if a domestic partnership is terminated? Following the termination of a domestic partnership, when can a new partner be enrolled?**

   The University must be notified within 60 days of the terminated relationship. You satisfy this requirement by filing a Statement of Termination of Domestic Partnership with the UHS Insurance Office. There is a six month waiting period before a new partner can be enrolled.