

Domestic Partner Benefits

You may enroll your eligible domestic partner and their children under your medical, dental, and vision coverage, hospital indemnity insurance, accident insurance, critical illness insurance, supplemental life insurance and supplemental accidental death & dismemberment insurance.

Domestic Partner (DP) Eligibility

Domestic partners are two adults (of any gender) who reside together, sharing their lives in an intimate and committed relationship with a mutual obligation of support. For your DP to be eligible for benefits, you must either:

- Be publicly registered as domestic partners under state or local law
- or
- Complete (and have notarized) a Cedars-Sinai domestic partner affidavit and meet all of the following criteria:
 - Have been sharing a common residence* for at least six months and intend to do so indefinitely
 - Are not related by blood to a degree of closeness that would prohibit marriage
 - Have assumed mutual responsibility for basic living expenses*
 - Are at least age 18 and capable of consenting to the domestic partnership
 - Are not married to anyone else or in a declared domestic partnership with anyone else

* Although you don't have to show proof of common residence or evidence of joint responsibility for basic financial obligations to enroll, the insurance companies may require it before paying claims.

DPs do not include roommates, siblings, parents or other similar relationships.

Any plan restrictions, provisions, coordination of benefits or evidence of good health conditions in the Cedars-Sinai benefit programs apply to DPs (and children) coverage in the same way as for any other covered persons.

Benefit Questions?

Ask the MBC HR Employee Benefits Help Desk

Phone: 888-302-3941

Fax: 206-299-3158

Email: mbc.cshs@milliman.com

Web: Cedars-Sinai.MyBenefitChoice.com

Hours: Monday–Friday 5 a.m. to 5 p.m. PT
(Closed major holidays)

Si tiene preguntas de los beneficios que le ofrece Cedars-Sinai o de como inscribirse a ellos, el Centro de Ayuda MBC HR tiene representantes en español para asistir con cualquier duda o pregunta. Favor de llamar al 888-302-3941 o mande un correo electrónico a MBC.cshs@milliman.com.

Children Eligibility

You can cover children until age 26 if they are your or your current DP's:

- Biological children
- Stepchildren
- Adopted children
- Children placed with you or your DP for adoption
- Children for whom you or your DP are legal guardian
- Children a court ordered you to cover under your healthcare plan including a Qualified Medical Child Support Order (QMCSO); Cedars-Sinai determines whether an order qualifies as a QMCSO; you can obtain a free copy of QMCSO procedures by emailing GroupHRBenefits@cshs.org.

Children age 26 and older can be covered if, in addition to meeting the above requirements for children under age 26, all of the following apply:

- A doctor certifies in writing that they are incapable of getting a self-supporting job because of a physical or mental condition (and the certification is approved by the insurance company).
- They are unmarried and chiefly dependent on you or your spouse/DP for support and maintenance.
- They have six months of creditable coverage or were already covered under Cedars-Sinai benefits when they turned age 26.

You must submit the doctor's certification to the insurer/benefit provider within 30 days of request (or a later deadline, if allowed by the insurer/benefit provider). To continue coverage, you may have to provide the doctor's certification once a year.

NOT ELIGIBLE FOR COVERAGE

You cannot enroll the following family members, even if they otherwise meet the eligibility requirements:

- Other family members (like parents, aunts, etc.), even if they are legal dependents
- Stepchildren from a previous marriage*
- Grandchildren*
- Foster children*
- Family members in active service of the armed forces of any country or subdivision of any country
- Family members living outside the United States (the 50 states, District of Columbia, Commonwealth of Puerto Rico, U.S. Virgin Islands, Northern Mariana Islands, Guam and American Samoa)
- Family members who are already covered: If you, your spouse/DP and/or child work at Cedars-Sinai and enroll as an employee, you cannot be enrolled as a dependent at the same time or vice versa; children can be enrolled as a dependent under only one parent's coverage

* These children can be covered only if you or your current spouse/DP are their legal guardian or a court order requires you to cover them.

When You Can Enroll Your Domestic Partner

You may enroll your DP (and/or children) who meets the eligibility requirements on page 1:

- Within 30 days of being hired, rehired or first becoming eligible for benefits (when you enroll yourself).
- During open enrollment, held in May for benefits starting July 1.
- Within 30 days of a qualified life event, such as: receiving your state or local domestic partnership registration or living together for six months and meeting the requirements for domestic partnership (see page 1) or your DP involuntarily losing his or her healthcare coverage or an eligible child joining your family.

Qualified life events are described in more detail in the Employee Benefits Reference Guide booklet or Healthcare, Insurance, and Spending Account Benefits Wrap Summary Plan Description, posted on: [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)

- If you miss the enrollment deadline, you'll have to wait until the next open enrollment (in May) to enroll for coverage starting July 1.

Enrolling your domestic partner

- **Enroll online:** [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)
- **Enroll by phone:** 888-302-3941

Documentation Required to Enroll

To cover your DP (and children) under your benefits, you must provide evidence of their eligibility. Documents that will be accepted are listed below. You have **45 days** from your coverage start date to provide evidence of eligibility documentation to the MBC HR Employee Benefits Help Desk or your DP's (and/or children's) coverage will not become effective.

Domestic Partner Evidence of Eligibility

Provide either:

- Copy of a state- or local-issued DP certificate
- Cedars-Sinai domestic partnership affidavit signed by you and your DP (and notarized)

To cover your domestic partner (and children) for medical benefits, you must provide their Social Security Number or Federal Tax ID Number. Or, when enrolling on [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com), you may complete the pop-up screen indicating why you won't be providing it.

Children Evidence of Eligibility

In addition to your DP's evidence of eligibility, a copy of any one of the following:

- Child's birth certificate showing you or your current DP as parent(s)
- Child's legal adoption paperwork or paperwork showing child has been placed for adoption with you and/or your current DP
- Final court order naming you or your current DP as the child's legal guardian
- Any Qualified Medical Child Support Order in effect

Submitting documentation

You can submit dependent eligibility documentation by:

- **Web:** [Cedars-SinaiMyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)
 - Log in > Get Answers > Upload Documents
 - You can upload the following types of files: .pdf, .jpg, .png, .bmp, .gif, .doc, or .docx.
- **Email:** hwformsprocessing@milliman.com
- **Mail:** Cedars-Sinai
c/o MBC Service Center
PO Box 600610
Dallas, TX 75360-0610

Termination of Relationship

If your domestic partnership ends, your DP and their children will no longer be eligible for coverage under the Cedars-Sinai plans. Their benefit coverage will end the last day of the month in which your partnership ends.

Within 30 days of the date the partnership ends, you'll need to provide either of the following documents to the MBC HR Employee Benefits Help Desk:

- State- or local-issued termination of DP certificate or
- Completed Cedars-Sinai's Affidavit of Termination of Domestic Partnership, which must be **signed by both you and your (former) DP**

Your DP (and children) will be eligible for 36 months of COBRA continuation medical, dental and voluntary vision coverage if:

- They are covered under these plans when the partnership terminates and
- Cedars-Sinai (or the MBC HR Employee Benefits Help Desk) is notified within 60 days of the partnership termination.

Offering COBRA to DPs is not legally required—this is something Cedars-Sinai chooses to offer. Our COBRA administrator will send the COBRA forms to the last address on file. Please be sure to give the MBC HR Employee Benefits Help Desk new addresses for you and/or your former partner.

You are responsible for notifying the MBC HR Employee Benefits Help Desk within 30 days of the partnership's dissolution. It is considered fraud to continue coverage after loss of eligibility; the insurance companies could refuse to pay claims after loss of eligibility, even if you've paid the premiums.

Children's benefits also end the month they turn 26.

Need forms?

The Cedars-Sinai Affidavit of Domestic Partnership and the Termination of Domestic Partnership forms are available to download and print from the enrollment site: [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)

If you have questions or need assistance, contact the MBC HR Employee Benefits Help Desk

- **Call:** 888-302-3941
- **Email:** MBC.cshs@milliman.com

Legal Issues

Before enrolling in DP coverage through Cedars-Sinai, you may want to consult with an attorney about the legal consequences of filing the Affidavit of Domestic Partnership. If the domestic partnership ends, the affidavit may lead a court to treat the relationship as the equivalent of marriage when establishing and dividing community property or for ordering payment of support.

Marriage

You pay taxes on DP benefits—taxes that are not charged for spouse benefits. If you and your DP marry, notify the MBC HR Employee Benefits Help Desk within 30 days to change your marital status in your personnel record. (See Tax Issues on the next page for a more detailed explanation.)

Tax Issues

Because the IRS definition of “dependent” does not recognize DPs, **the premium you and Cedars-Sinai pay for your DP’s coverage is considered taxable income.** This is called “imputed income.”

Imputed income is added to your paycheck to determine your federal and state income as well as Social Security and Medicare taxes. Cedars-Sinai is required to collect Social Security and Medicare taxes from employees, and will withhold those taxes on imputed income.

Imputed income will not show as a line item on your paycheck. You’ll see only the increase in your Social Security and Medicare withholding.

Although Cedars-Sinai automatically withholds Social Security and Medicare taxes on imputed income, it does not withhold state or federal income taxes on imputed income. You may want to have Cedars-Sinai withhold extra money for the federal and state income taxes you will owe.

To change your tax withholding, you’ll need to complete IRS Form W-4 and state withholding forms, which you can download from the Cedars-Sinai intranet: > Service Center (at the top) > Human Resources > My Pay & Timekeeping > Withholding & W-4

Complete the forms and mail or fax them to the Cedars-Sinai Payroll Department:

Mail: Cedars-Sinai
Payroll Department
8700 Beverly Blvd.
Los Angeles, CA 90048

Fax: 323-866-8833

IMPUTED INCOME FORMULA AND EXAMPLE

Mary is covering her DP for medical coverage under her medical plan. Here’s how the imputed income is calculated:

Imputed Income Formula	Example Amounts
Total monthly premium for employee + DP	\$1,000
– Total monthly premium for employee only	\$450
= Monthly imputed income	= \$550
x 7.65% Social Security and Medicare taxes*	x 0.0765
= Monthly amount withheld from employee’s paycheck for Social Security and Medicare	= \$42

Mary owes taxes on an additional \$550 of “income” for each month her DP is enrolled. The second paycheck of each month, Cedars-Sinai will add this additional income to Mary’s taxable income and collect the Social Security and Medicare taxes.

* 6.2% of pay (up to \$160,200 in 2023) Social Security tax and 1.45% of pay under \$200,000; 2.35% of pay over \$200,000 Medicare tax. This example shows only the amount of Social Security and Medicare withholding attributable to the cost of your DP’s medical premium.

EXCEPTION IF YOUR DOMESTIC PARTNER IS A TAX DEPENDENT

The imputed income requirement may not apply if your DP qualifies as your tax dependent. To claim your DP as a tax dependent, please consult with your tax adviser, and then contact the MBC HR Employee Benefits Help Desk; they will send you a Declaration of Domestic Partner Tax Status to complete and return.

Benefit Questions?

Ask the MBC HR Employee Benefits Help Desk

Phone: 888-302-3941

Fax: 206-299-3158

Email: mbc.cshs@milliman.com

Web: Cedars-Sinai.MyBenefitChoice.com

Hours: Monday–Friday 5 a.m. to 5 p.m. PT
(Closed major holidays)

This is a summary of the DP enrollment process meant to accompany the Cedars-Sinai Affidavit of Domestic Partnership. In case of discrepancies between information presented here and the plan documents, the plan documents will govern. Cedars-Sinai hopes to continue these plans indefinitely, but reserves the right to amend, suspend, or terminate these plans in whole or in part any time and for any reason, including the plan provisions as they are represented in this summary.