Domestic Partnership FAQs

Pinellas County offers employees the opportunity to obtain health and dental coverage for domestic partners and the domestic partner’s child(ren). To qualify for these benefits, an employee and their partner must provide annually to Employee Benefits the following items: Affidavit of Domestic Partnership and Certification for Dependent Tax Status.

The information contained in this document is not intended to be tax advice. Pinellas County does not provide tax advice and does not evaluate your personal situation. You are strongly encouraged to seek the assistance of a tax professional when dealing with any questions or concerns you may have regarding federal and state income tax (if applicable) and any other ramifications as a result of enrolling a domestic partner and/or your partner’s children in one of the Pinellas County sponsored plans.

What are the requirements for a domestic partnership?
A domestic partnership is defined as an employee and one other person of the same or opposite sex. To be eligible for benefits as a domestic partner, the employee and domestic partner must meet the following conditions:

a) We are a couple in a relationship of mutual support, caring, and commitment.
b) We are each other’s sole domestic partner.
c) We share the same permanent residence.
d) We are jointly responsible for each other’s financial welfare and living expenses.
e) We are not related by blood or a degree of closeness which would prohibit marriage in the law of the state in which we reside.
f) Each of us is at least 18 years of age.
g) Each of us is mentally competent to consent to contract.
h) Neither of us is legally married to anyone.

The employee and domestic partner must attest to the items listed above by signing an Affidavit of Domestic Partnership and submitting the document annually to Employee Benefits.

Who is eligible to add a domestic partner?
All benefits-eligible employees may add their domestic partner to the extent allowed under the domestic partner coverage conditions as stated in the Affidavit of Domestic Partnership.

What benefits are available?
The benefits available to domestic partners are health and dental, except for long-term temporary employees who may cover a domestic partner for health but not dental. Health coverage includes medical, prescription, vision, and behavioral health benefits.

Is there coverage for children of a domestic partner?
Yes. Qualifying children of a domestic partner are eligible to receive health and dental benefits as long as the partner is also enrolled. Children may be eligible for health and vision coverage up to the end of the calendar year in which they turn age 26, and for dental coverage up to age 25 on the PPO dental plan and up to age 24 on the HMO dental plan.

Is annual documentation required to prove the domestic partnership?
Yes. Pinellas County requires completion of the Affidavit of Domestic Partnership and the Certification for Dependent Tax Status each year.
When can I enroll a domestic partner?
You may enroll a domestic partner:
• Within 31 days of your new hire/newly eligible enrollment window
• Within 31 days of a qualified IRS life event
• Within 31 days of your meeting the domestic partner definition
• During Annual Enrollment

For any of these events, employees must complete the required Affidavit of Domestic Partnership and the Certification for Dependent Tax Status.

What is the tax treatment for domestic partner benefits?
Section 152 of the Internal Revenue Code defines the qualification for tax dependents. If your domestic partner and their child(ren) are not your tax dependents, you must pay the premium for their coverage on an after-tax basis. In addition, the amount the County pays for their coverage is added to your income for the year and is subject to federal income tax and FICA (Social Security and Medicare) withholding. This is referred to as imputed income. You will see this additional income on your payslip and W-2.

Imputed income is separate from, and in addition to, your biweekly health premium costs. See examples below.

May I use my Flexible Spending Account (FSA) and Health Savings Account (HSA) funds for my domestic partner or their child(ren)’s health care expenses?
You may use FSA or HSA funds for a domestic partner or their child(ren) only if they qualify as a tax dependent under the Internal Revenue Code.

What are the steps to take if the domestic partnership relationship ends?
1) It is the responsibility of the employee to contact Pinellas County Employee Benefits within 31 days of the end of the domestic partner relationship or if all of the requirements are no longer being met.
2) The Termination Statement of Domestic Partnership must be completed.

3) It is the responsibility of the employee to notify the domestic partner and the dependents of the domestic partner of the termination of coverage. COBRA rights are available to the domestic partner or the children of the domestic partner. Another Affidavit of Domestic Partnership cannot be filed again until six (6) months from the date the Termination Statement of Domestic Partnership was filed.

What is the cost of adding a domestic partner to insurance coverage?
Domestic partner rates will be the same as the rates an employee would pay to add a spouse and/or dependent children to his/her coverage, but there may be tax implications.

What are some examples of imputed income?
The Pinellas County contribution towards health coverage for a non-tax-qualified dependent is considered imputed income (additional taxable income). This imputed income will be added to your gross income on your payslip and on your W-2 form. See examples below:

EXAMPLE #1 - Single Employee Adds a Domestic Partner
If you enroll your domestic partner, your imputed income would be the difference between the County’s contribution for employee and spouse coverage and employee only coverage.
• For 2020, the imputed income for this example would be $727.20 per month or $8,726.40 per year.

EXAMPLE #2 - Employee with Children Adds a Domestic Partner
If you and your child(ren) are enrolled and you enroll your domestic partner, your imputed income would be the difference between the County’s contribution for employee and family coverage and employee with children coverage.
• For 2020, the imputed income for this scenario would be $751.89 per month or $9,022.68 per year.
EXAMPLE #3 - Single Employee Adds a Domestic Partner + Domestic Partner’s Children
If you enroll your domestic partner and his or her child, your imputed income would be the difference between the County’s contribution for employee and family coverage and employee only coverage.

- **For 2020, the imputed income for this scenario would be $1,356.29 per month or $16,275.48 per year.**

View the [2020 Imputed Income Analysis](#) or contact [Employee Benefits](#) if you have additional questions regarding imputed income.

Where can I find answers if I have additional tax questions?
Due to the potential impact of any imputed income you may incur, you should seek advice from a competent tax professional before certifying as to the tax status of covered individuals. You may also wish to refer to [www.irs.gov](http://www.irs.gov) for information. For example, IRS worksheet [Publication 501](http://www.irs.gov) can be used for determining the support tests under Internal Revenue Code Section 152.