

Management
Tax Implications When Adding a Domestic Partner to
Medical, Vision, ODS Dental Insurance Benefits
(effective October 1, 2009)

Scenario #1:

Employee currently has employee only insurance benefits and wishes to add their domestic partner to the insurance.

Cost of employee only coverage: \$602.07
Cost of employee +1 coverage: \$1,362.70

Taxable difference between employee only and employee +1 benefits = \$760.63 per month divided by 2 = \$380.32 per pay period that will be added to your taxable income.

Scenario #2:

Employee currently has employee only insurance benefits and wishes to add their domestic partner and their domestic partner's children to the insurance.

Cost of employee only: \$602.07
Cost of full-family coverage: \$1,712.22

Taxable difference between employee only and full-family (3 or more dependents) benefits = \$1,110.15 per month divided by 2 = \$555.08, per pay period that will be added to your taxable income.

Scenario #3:

Employee currently has employee +1 (employee plus child) insurance benefits and wishes to add their domestic partner to the insurance.

Cost of employee +1 coverage: \$1,362.70
Cost of full-family coverage: \$1,712.22

Taxable difference between employee +1 and full-family coverage benefits = \$349.52 divided by 2 = \$174.76 per pay period that will be added to your taxable income.

Scenario #4:

Employee currently has employee +1 (employee plus child) insurance benefits and wishes to add their domestic partner and domestic partner's children to the insurance.

The cost in this example would be the same as the cost in **Scenario #3**.

*** All costs listed are a combined total of employee (if applicable) and employer contributions**

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Medical, Vision, Willamette Dental Insurance Benefits
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Scenario #1:

Employee currently has employee only insurance benefits and wishes to add their domestic partner to the insurance.

Cost of employee only coverage: \$589.84
Cost of employee +1 coverage: \$1,339.44

Taxable difference between employee only and employee +1 benefits = \$749.60 per month divided by 2 = \$374.80 per pay period that will be added to your taxable income.

Scenario #2:

Employee currently has employee only insurance benefits and wishes to add their domestic partner and their domestic partner's children to the insurance.

Cost of employee only: \$589.84
Cost of full-family coverage: \$1,674.43

Taxable difference between employee only and full-family (3 or more dependents) benefits = \$1,084.59 per month divided by 2 = \$542.30 per pay period that will be added to your taxable income.

Scenario #3:

Employee currently has employee +1 (employee plus child) insurance benefits and wishes to add their domestic partner to the insurance.

Cost of employee +1 coverage: \$1,339.44
Cost of full-family coverage: \$1,674.43

Taxable difference between employee +1 and full-family coverage benefits = \$334.99 divided by 2 = \$167.50 per pay period that will be added to your taxable income.

Scenario #4:

Employee currently has employee +1 (employee plus child) insurance benefits and wishes to add their domestic partner and domestic partner's children to the insurance.

The cost in this example would be the same as the cost in **Scenario #3**.

*** All costs listed are a combined total of employee (if applicable) and employer contributions**