

Your Benefits Depend on You

Domestic Partners

***This is not tax advice**

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This message gives general information on coverage of domestic partners for employees who are eligible for PEBB benefits. It runs about one minute. It is not tax advice.

Domestic Partners

You may cover an eligible domestic partner

- PEBB affidavit of domestic partnership
- Same or opposite sex
- On file with your agency
- Affidavit form is available on the [PEBB Web site](#)

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You may cover an eligible domestic partner in your enrollment for core and optional benefits in one of two ways. One way is by a PEBB affidavit of domestic partnership with a partner of same or opposite sex.

It must be on file with your agency. The affidavit form is available on the PEBB Web site under forms.



You may cover an eligible domestic partner

- Registered certificate of domestic partnership
- Same sex only

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The graphic features a background of white, wavy, textured lines on the left side. The text is in a bold, serif font. The 'NEXT' logo is a white rectangle with a red border. The PEBB logo consists of the letters 'PEBB' in a large, bold, serif font, with 'PUBLIC EMPLOYEES' above and 'BENEFIT BOARD' below in a smaller, sans-serif font.

The other way is by a registered certificate of domestic partnership with the state. This is for same sex partners only.



Domestic partnership is a tax issue

- **Deducts costs for medical and dental coverage from your pay pre-tax**

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Domestic partnership is a tax issue because healthcare coverage through PEBB allows your employer to deduct costs for medical and dental coverage from your pay pre-tax.



Domestic partnership is a tax issue

- IRS doesn't see domestic partners as tax dependent
- Employer must add imputed value
- Imputed value is the estimate of what you would pay

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But the IRS doesn't see domestic partners as tax dependents. So, your employer must add the imputed value of this coverage back to your taxable income and withhold taxes on that amount.

Imputed value is an estimate of what you would pay for this coverage on the individual market.

**Increase in taxable income
and withholding in your pay**

- Net pay will be less
- Increase in tax withholding

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You will see an increase in taxable income and withholding in your pay when you add a domestic partner to healthcare coverage. This means your net pay will be less. And the increase in tax withholding taxes will go up every year when the imputed value goes up.



**Your partner may qualify
as your tax dependent**

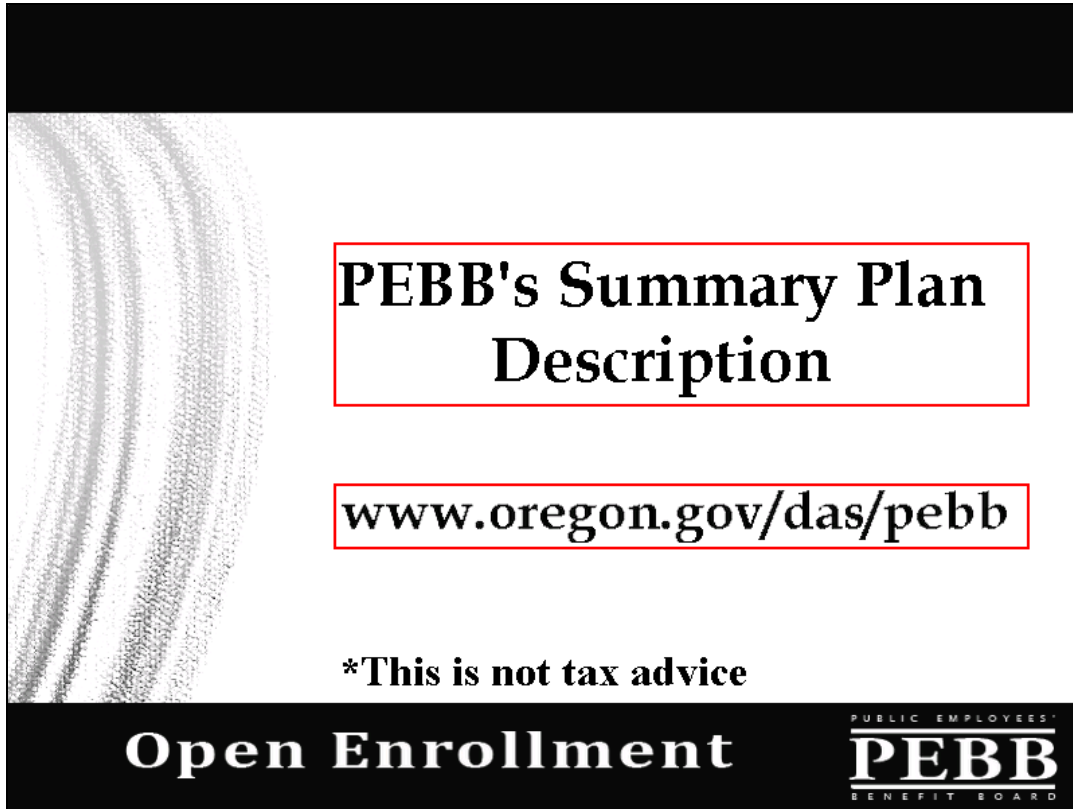
- **File the appropriate forms
each year**
- **You may not pay imputed
value tax**

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Your partner may qualify as your tax dependent. If your partner is your tax dependent and you file the appropriate forms each year with your benefits office, you may not pay imputed value tax.

A graphic with a white background and a black border. On the left side, there is a vertical, textured, wavy pattern. The main text is centered and enclosed in red rectangular boxes. The top box contains the title "PEBB's Summary Plan Description" in a large, bold, serif font. The middle box contains the website address "www.oregon.gov/das/pebb" in a smaller, bold, serif font. Below the website address, the text "*This is not tax advice" is written in a bold, sans-serif font. At the bottom of the graphic, there is a black horizontal bar. On the left side of this bar, the words "Open Enrollment" are written in a large, white, bold, serif font. On the right side of the bar, the PEBB logo is displayed, consisting of the words "PUBLIC EMPLOYEES" in a small font above the large, bold letters "PEBB", which are above the words "BENEFIT BOARD" in a small font.

**PEBB's Summary Plan
Description**

www.oregon.gov/das/pebb

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You should carefully read information on coverage for domestic partners in the summary plan description, available on PEBB's Web site at www.oregon.gov/das/pebb It does not provide tax advice. Please seek tax advice from a qualified advisor.