

Domestic Partner Provisions

GLOSSARY

Domestic Partner means a person of the same or opposite sex with whom the Subscriber (employee only) has established a Domestic Partnership.

Domestic Partnership means a relationship between a Subscriber (employee only) and one other person of the same or opposite sex who meet at a minimum, the following eligibility requirements:

1. both individuals are each other's sole Domestic Partner and intend to remain so indefinitely;
 2. individuals are not related by blood to a degree of closeness (e.g., siblings) that would prohibit legal marriage in the state in which they legally reside;
 3. both individuals are unmarried, at least 18 years of age, and are mentally competent to consent to the Domestic Partnership;
 4. both individuals are financially interdependent and have resided together continuously in the same residence for at least 12 months prior to applying for coverage under the Member Handbook and intend to continue to reside together indefinitely;
 5. the Subscriber has submitted to the Group acceptable proof of evidence of common residence and joint financial responsibility; and
 6. The Subscriber has completed and submitted any required forms to the Group and the Group has determined the Domestic Partnership eligibility requirements have been met.
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ELIGIBILITY FOR MEMBERSHIP

Domestic Partners and Dependent Child (ren) of Domestic Partners Eligibility

The following individuals are eligible to apply for coverage under the Member Handbook:

1. the Subscriber's (employee only) present Domestic Partner;
 2. the Covered Domestic Partner's dependent child(ren), who is under the limiting age, who meets all of the following eligibility requirements, and the eligibility requirements under the Member Handbook:
 - a. resides regularly with the Subscriber and the Domestic Partner, or the Domestic Partner is required to provide coverage for the child(ren) by court order; or
 - b. the child(ren) qualifies as the Domestic Partner's dependent(s) for tax purposes under the federal guidelines; and
 - c. The child (ren) meets and continues to meet the eligibility requirements as outlined in the *Eligibility Requirements for Dependent(s)* subsection of the Member Handbook.
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Domestic Partner Enrollment Forms/Electing Coverage

When an Eligible Employee is making application for coverage for his/her Domestic Partner and the Domestic Partner's Dependent child (ren), the Eligible Employee must complete and submit through the Group any required enrollment forms.

When an Eligible Employee is electing coverage for his/her self and his/her Domestic Partner, and Employee/Spouse Coverage is available under the Group's program, Employee/Spouse Coverage is redefined as Employee/Domestic Partner Coverage.

Representation on the Enrollment Forms and any Required Forms

HOI relies on the information provided by the Group with respect to a specific Domestic Partnership and on the information individuals applying for coverage under the Member Handbook provide on any required enrollment forms to determine whether to issue this endorsement; to determine the appropriate Premium and financing method, if applicable, and to determine whether an individual is eligible for and entitled to coverage under the Member Handbook. All such information must be accurate, truthful, and complete, however, statements made on the enrollment forms and any required forms are representations and not warranties.

Any misrepresentation, omission, concealment of facts, or any incorrect statement, on any forms required for Domestic Partnership may result, in addition to any other legal right HOI may have, in denial of a claim, cancellation or revision of an individual's coverage under the Member Handbook, if such misrepresentation, omission, concealment of facts, or incorrect statement is:

1. fraudulent;
 2. material to HOI's decision to issue this endorsement;
 3. material to HOI's decision to issue the Master Policy to the Group for the Premium charged or with the finance method utilized; or
 4. Material to HOI's decision to provide coverage under the Member Handbook for any individual.
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Domestic Partner and Domestic Partner's Dependent Child (ren) Enrollment Periods

An Eligible Employee may make application for an eligible Domestic Partner and the Domestic Partner's dependent child (ren) during the following enrollment periods and as outlined in the Member Handbook:

1. Employee's Initial Enrollment Period;
 2. Annual Open Enrollment Period;
 3. Special Enrollment Period; or
 4. Within the 30-day period immediately following the satisfaction of the eligibility requirements of the Domestic Partnership.
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Termination of a Domestic Partner's and/or Domestic Partner's Dependent Child (ren)'s Coverage

In addition to the provisions stated in the *Termination of Dependent Membership* subsection of the Member Handbook, the Covered Domestic Partner's and the Covered Domestic Partner's Covered Dependent child(ren)'s coverage under the Member Handbook will terminate at 12:01 a.m. on the date that the Domestic Partnership terminates or the date of death of the Covered Domestic Partner. The Subscriber must notify the Group within 10 days of when the Domestic Partnership eligibility requirements are no longer met or within 10 days of the death of the Covered Domestic Partner.

COBRA Continuation of Coverage

Covered Domestic Partners and/or Covered Dependents of Domestic Partners are not entitled to COBRA continuation of coverage, but may be entitled to apply for an HOI conversion policy as set forth in the Conversion Privilege section of the Member Handbook.

Anyone adding a domestic partner must complete a Notarized Affidavit of Domestic Partnership. The forms are available in Human Resources. You may get them from Tonya Kelly who will notarize the document for you. She will also see that the form is sent to BCBS.