

BENTLEY UNIVERSITY
SUMMARY OF BENEFITS FOR DOMESTIC PARTNERS

Bentley University strives to provide a comprehensive benefits package that meets the needs of our diverse community. Thus, benefits coverage, where permissible by insurance contract or law, is available for an employee's same or opposite gender domestic partner ("Domestic Partner") as well as for their eligible dependents. Due to federal and state law, there are potential tax consequences. Below is a general summary of benefits availability. **As always, the terms of the plan documents, insurance certificates and Bentley policies will control.**

DOMESTIC PARTNER ELIGIBILITY

You will need to complete an ***Affidavit of Domestic Partnership*** which establishes the eligibility criteria, including a shared residence for at least one year.

HEALTH CARE COVERAGE

You may enroll your Domestic Partner and their eligible dependent(s) under your medical, dental and vision coverage.

There may be tax implications for adding health care coverage for your Domestic Partner and their eligible dependent(s), unless they qualify as your tax dependent for health care purposes under Section 152 of the Internal Revenue Code. Please read the ***Certification of Dependent Tax Status for Purposes of Coverage under the Bentley University Group Health Plan*** and consult your tax advisor.

- To obtain favorable tax treatment, an ***annual Certification*** form is required for each calendar year.

Otherwise, a portion of the employee payroll deduction(s) for family coverage will be deducted on an after-tax basis, and a portion of Bentley's contribution(s) towards coverage will be treated as taxable income to you. See the ***Taxation for Employees Covering Non-Qualified Tax Dependents*** for more information. Sandy Smith, Senior Benefits Specialist, will review the applicable premiums with you based on your elections.

FLEXIBLE SPENDING ACCOUNTS

Please refer to the ***Flexible Benefits Summary Plan Description (SPD)*** for more information. In general, eligible expenses for Qualifying Individuals as defined in the SPD may be reimbursable under the Health and / or Dependent Care FSAs, if elected each year. Please consult with your tax advisor for guidance.

LIFE INSURANCE

You may purchase "spouse" life insurance for your Domestic Partner. For new hires, the initial enrollment period offers a one-time opportunity to purchase up to \$30,000 of coverage with no evidence of insurability. You may purchase up to \$100,000 with evidence of insurability at the time of hire or following a Qualifying Event, such as birth, adoption etc.

- Evidence of Insurability for coverage amounts between \$40,000 and \$100,000, in \$10,000 increments, must be submitted directly to Reliance and approved before coverage is effective.

Dependent life insurance is only available for legal dependents which may differ from a "tax dependent for health care purposes under Section 152 of the Internal Revenue Code".

TUITION

Tuition remission is available to the domestic partners of full-time faculty and full-time staff only. It is also available to the dependent children or stepchildren (age 27 or under) if they meet the dependent criteria established by the Internal Revenue Code. All tuition benefits for domestic partners are subject to State, Federal and FICA taxes. See Bentley's ***Tuition Remission Policy*** for more information.

FREE SERVICES

The services of KGA, our Employee Assistance Program, and Health Advocate are also available to your Domestic Partner and eligible family members.

Please contact Sandy Smith at ssmith@bentley.edu or at 781-891-2817 for more information.

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