

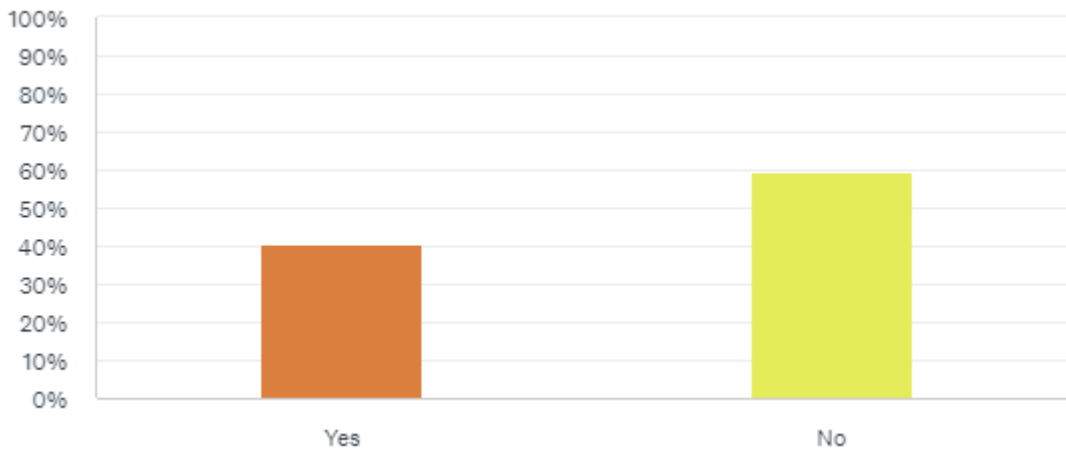


Benefit Plans

October 2nd, 2023

Total Participants: 133 participants in Missouri, Illinois, Florida and Indiana Areas

1. Do you offer domestic partner coverage?



Answer Choices		Responses	
Yes		40.60%	54
No		59.40%	79
		Answered	133
		Skipped	0

2. If you do offer domestic partner coverage, what have been the pros and cons?

Pros:

- This option makes employees happy.
- Allows employees who are not married to add their partners
- Inclusive benefits for all significant others, boosted moral.

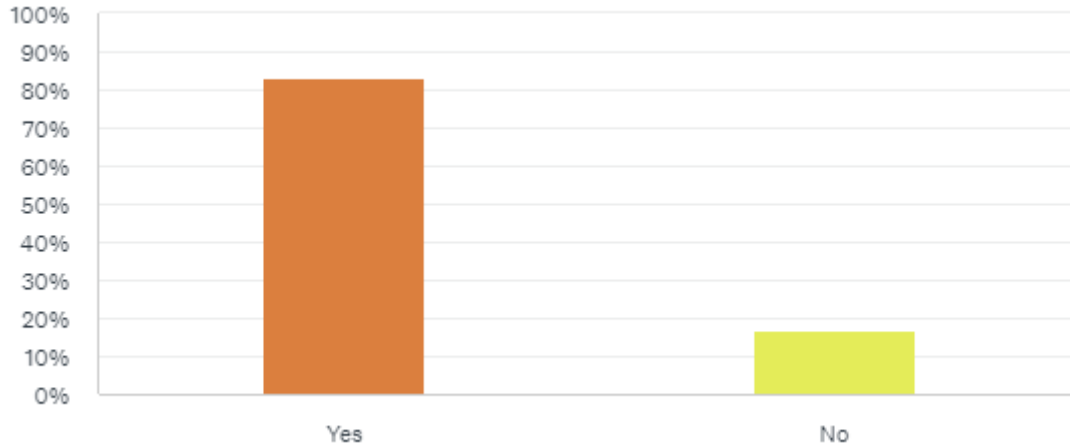
- attracting talent and meeting the needs of our employees
- Employees with domestic partners like it.
- The employees who use it are grateful to have it
- It's the right thing to do
- helps with employee morale - and overall employee well-being
- Inclusion for all employees' partners.
- employees with domestic partners appreciate the option
- inclusivity
- Boost to morale
- having coverage without being married
- Benefit to employees
- Modernization of benefits, attracting more candidates and employee retention, treatment of people that is in alignment with our ethos
- Positive Employee Morale
- Better equity in benefit offering
- inclusiveness
- Allows everyone to enroll qualified partners
- Employees like the option. Gives coverage to those who many not otherwise get it.
- Added benefit for our employees who are not married, but live together to enjoy the same benefits as if they were married.
- employee satisfaction, ability to cover loved ones
- recruiting tool
- We offer it, but nobody has added their domestic partner to the plan.
- We don't have anyone who has elected this coverage
- a more inclusive benefit package
- Employees appreciate being able to cover a partner who is not a spouse.
- Domestic partners have access to coverage

Cons:

- Splitting up pre/post tax premium payments for IRS recommendations or requirements. Limitations on HRA participation and not able to participate in FSA. We had to put together an affidavit as our "proof" if audited by UHC.
- explaining to employee how it is taxed differently.
- difficult to track sometimes
- Not very many actually enroll to cover domestic partners.
- premiums for domestic partners are taxed, so it's a little more work for HR & payroll
- there are additional taxes that the employee must pay.
- They tend to have more claims recently
- Added expense

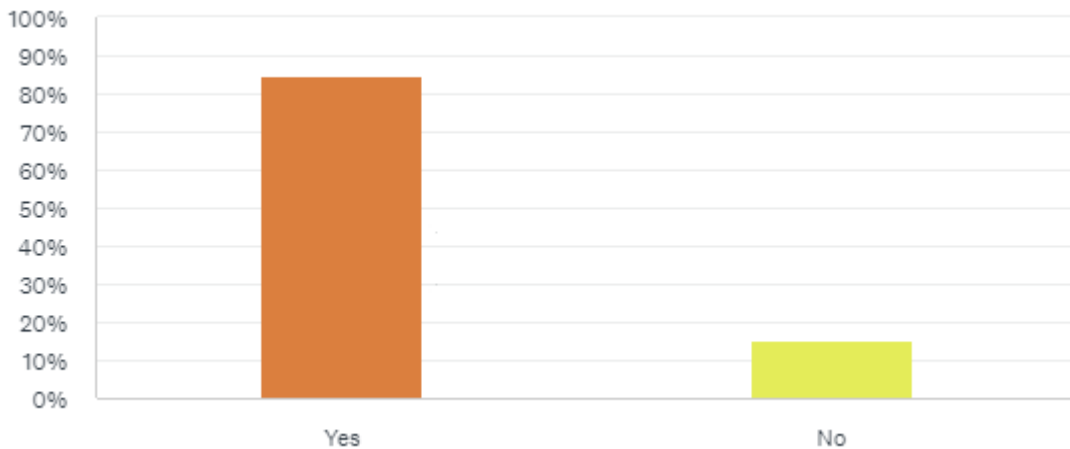
- Validation of cohabitation at enrollment is problematic
- We stopped offering it when same-sex marriage was legalized.
- Employees have to take an extra step to confirm the partner.
- it is a post-tax benefit

3. Does the company categorize the premium under Employee/Spouse?



Answer Choices		Responses	
Yes		83.10%	59
No		16.90%	12
		Answered	71
		Skipped	62

4. Does the company pay part of the premium?



Answer Choices	Responses	
Yes	84.51%	60
No	15.49%	11
	Answered	71
	Skipped	62

5. If you do not offer domestic partner coverage, why did you decide not to offer?

- No legal relationship
- Unknown - management decision; Believe because we pay majority of the premium
- We only honor marriage between two people.
- Unknown
- I was not involved with the decision but assume it was due to cost analysis never considered it.
- We are a faith-based organization and this doesn't align with our values.
- We are covered under the Carpenters plan. And per their rules, only legally married are eligible for family coverage.
- Self insured plan that was grandfathered.
- It has never been offered here before. I do not think it has even been considered.
- Trying to help keep healthcare costs down and maybe some worry that employee's would take advantage of it
- Not offering domestic partner coverage is a cost-saving measure.
- insurance company only covers spouse (must be married)
- There is no way to prove that they are domestic partners
- To eliminate unnecessary health risks to our plan.
- After marriage was made legal for same sex couples, we felt that there was no need.
- Would be a decision to add the offering, not a decision against it
- Spouses are typically our highest costs to our self insured plan. We currently have a carve-out stipulation that spouses aren't eligible on our plan if they work full-time and have benefits offered by their employer.
- We haven't in the past
- Has not been an issue so far
- We are in a grandfathered plan still and doing so would require moving to an ACA plan.
- We did not make the decision; our insurance policy is older and does not allow this benefit. It has also not been asked for by any of our employees.
- Too complex

- We are a 100+ year old company and so far there have not been any request to cover.
- Honestly, we haven't had the need and it hasn't come up. I do know that our FL Blue policies allow for it if the employer chooses to offer it.
- The expense would be great and it would be hard to determine true domestic partner from someone who is just a friend/roommate who wants coverage. Spouse and family coverage are a huge expense for our small company.
- We only offer employee coverage for every level, Employee and Spouse, Employee and Child, Employee and Family.
- More people to file claims and increase insurance premiums.
- Too difficult to confirm eligibility, in our opinion, as anyone can just refer to someone as their partner when in fact, they may just share a residence but no other issues that normally imply domestic partnership (finances, home ownership, etc.)
- According to our insurance company you have to prove that you are truly married. File tax return together, etc.
- The term "domestic partner" is vaguely defined. Also, the State of Illinois recognizes same-sex marriages. If the employee is legally married, they can enroll in our insurance.
- Risk - additional participation may increase rates depending on medical needs.
- Not legally required to do so.
- Too much work to confirm relationship. We are sticking with legal partnerships/marriages only.
- It's not required
- Our policy hasn't changed.
- We stopped offering it when same-sex marriage became legal.
- Religious Organization not in standing with our beliefs.
- We are a religious organization that does not recognize domestic partnerships.
- Executive decision that I am not privy to.
- Would not work for our population
- Have never considered it.

6. Any additional thoughts or experiences with domestic partner coverage?

- We will not be offering domestic partner coverage.
- To date, nobody has used it
- Put a plan in place ahead of time. We added it and didn't realize the additional processes we needed to put in place and had to do so in a rush when a DP joined the plan.

- I've done it at previous employers. There is a bit of extra work to verify domestic partners, and those relationships can change without HR ever finding out. I do not think they are worth the risk/hassle.
- Domestic partners are not considered spouses under federal law.
- I believe the employees like knowing this option is available to them, even if it doesn't apply to their current situation.
- In this day and age, it's inexcusable not to. My BOD that has the final say on all of these decisions is a group of traditional, conservative, older men, and they were all in agreement with no pushing required. In those conversations, many were surprised we didn't already provide it.
- We do not anticipate adding this coverage to our insurance offerings until required to do so by law or insurance plan requirements.
- I am not sure if the pros outweigh the cons. It's a great recruitment and retention tool!
- It is a lot of additional work for only a few employees. Taxation of the DP is very high and ee's are sometimes upset when the first payroll processes and they did not understand that aspect of the coverage and the additional costs associated with it
- By allowing domestic partner coverage, it provides coverage for someone who may not otherwise have access to affordable insurance. We require proof of a joint bank account or both names on a rental or mortgage.
- To date, none of our employees have enrolled in this coverage.
- I think that we should offer it.

Let us know the HR questions you would like surveyed by emailing your question to solutions.team@aaimea.org. It is a great way to benchmark your company with other area companies!