Print

# Human Resources: Family Coverage

WHOI recognizes that with a diverse workforce comes a broad array of personal circumstances and individual needs. The definition of family for one employee can be different - but equally as significant - from that of another.

As an eligible employee of the WHOI benefits programs, you may enroll a variety of eligible family members for coverage including your Spouse, Domestic Partner, and Dependent Children. In addition, Dependent Children of your Spouse or Domestic Partner are also eligible for coverage.

To select the benefit choices and coverage options that best suit your needs, please carefully read this information, along with your other benefits information. If you have further questions, contact the WHOI's Human Resources Office or via e-mail through the HR@whoi.edu. In addition, you may want to consult a tax or legal consultant for further assistance.

**Related Files**

» Affidavit of Domestic Partner Form (pdf format)
To add a Domestic Partner to your coverage you must submit an Affidavit of Domestic Partner Form to Human Resources during the Annual Open Enrollment period.

## Eligibility

If you are regularly scheduled to work at least 20 hours per week, you are eligible for WHOI benefits. In addition to yourself, you may enroll your eligible family members, including:

- Spouse (same or opposite-sex)
- Ex-Spouse (eligible for coverage until the employee is no longer required by the divorce judgment to provide health coverage, or at which time the employee or ex-spouse remarries, whichever occurs first.)
- Domestic Partner (same or opposite-sex) (affadavit od domestic partnership required)
- Dependents will remain on the plan through the end of the month in which they turn 26
- Dependents of Domestic Partner (will remain on the plan through the end of the month in which they turn 26) (affadavit required)

## Benefit Options

The following benefit options are available to you and your eligible family members:

- Medical coverage
- Dental coverage
- Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance

## What is a Same-Sex Spouse?

A same-sex spouse is a person of the same sex who is legally married to a WHOI employee. On August 29, 2013, the U.S. Department of the Treasury and the Internal Revenue Service ruled that same-sex couples who are legally married from a state that recognizes same-sex marriages will be treated as married for federal tax purposes, regardless of whether or not the couple lives in a jurisdiction that recognizes same-sex marriages. The ruling implements federal tax aspects of the Supreme Court's decision on June 26, 2013 invalidating a key provision of the 1996 Defense of Marriage Act (DOMA) under federal tax law. At the state level, Massachusetts already recognizes same-sex married couples.

## What Is a Domestic Partner?

Domestic partners are defined as two people who meet all of the following requirements:

- Are the same or opposite sex
- Share a committed relationship and intend to remain in the relationship indefinitely
- Share a primary residence
- Are age 18 or older
- Are not blood relatives
- Share joint responsibility for each other's welfare
- Are each other's sole Domestic Partner
- Are not legally married
- Are legally able to enter into a contract

In addition, you and your Domestic Partner must have shared, for the previous 12 months, at least three (3) of the seven indicators of emotional and financial interdependence listed below:

- A joint lease, mortgage or deed
- Joint ownership of a vehicle
- A joint checking or credit account
- The designation of Domestic Partner as beneficiary of life insurance or retirement benefits
- The designation of Domestic Partner as a beneficiary in a will
- A Domestic Partner Certificate from local government, if available
- Shared household expenses

To be eligible for benefits, you and your Domestic Partner must complete and submit an Affidavit of Domestic Partnership to Human Resources attesting that your relationship meets the outlined requirements.

### Adding an Eligible Family Member to Coverage

To add a family member to your coverage, you must do so during the Annual Open Enrollment period in October/November each year for coverage to be effective on January 1st.  However, if you experience a Qualifying Life Status Change (marriage, divorce, birth/adoption of a child, etc.), you may be able to make a change outside of Open Enrollment. If this occurs, it is very important to notify Human Resources within 30 days of the Qualifying Event date, otherwise you will lose that opportunity and will need to wait until Open Enrollment, or if another qualifying event occurs.

*NOTE:* Ex-Spouse and Domestic Partner coverage may be subject to after tax deductions and imputed income.

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Mail: Woods Hole Oceanographic Institution, 266 Woods Hole Road, Woods Hole, MA 02543, USA.
E-Contact: info@whoi.edu; press relations: media@whoi.edu, tel. (508) 457-2000
Problems or questions about the site, please contact webdev@whoi.edu