

## 2012 Domestic Partner Rates

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For Domestic Partner coverage additional deduction codes will show in your earnings statement. The reason for this is you will be taxed on the imputed income and pay a portion of the coverage on an after-tax basis.

### **Imputed Income**

When you enroll your domestic partner in one of the Foundations sponsored benefit plans, the IRS considers your company's contribution toward the additional coverage as imputed income.

- Imputed income is the difference between the employer cost for employee only and employee + spouse or family coverage.
- Imputed income is taxable and increases your taxable gross income. Imputed income displays on your earnings statement as additional earnings and then the same amount is then deducted on an after-tax basis.

### **What You Pay**

If you elect domestic partner coverage you will notice Pre-Tax deductions, After-Tax deductions, and additional earnings (used to calculate imputed income) on your payroll statements.

- You will pay the Pre-Tax premiums for *'employee only coverage'*
- You will also pay After-Tax premiums for the portion of the total premium for your domestic partner and any dependents of your domestic partner that you cover under your plan. This will be the difference between the coverage level elected (i.e. employee + spouse/domestic partner) minus the employee only cost of the same plan.
- Additional Earnings is the imputed income, which is the difference between the Employer Subsidy for Employee + Spouse and the Employer Subsidy for Employee Only coverage.

## What Will Show on Earnings Statement

### UNDER DEDUCTIONS

#### After-Tax Deduction Codes

VISION DP:	Vision charge for your Domestic Partner
DENTAL DP:	Dental charge for your Domestic Partner
MEDICAL DP:	Medical charge for your Domestic Partner
ER DEN DP:	This deduction is the imputed income for dental coverage for your domestic partner
ER MED DP:	This deduction is the imputed income for medical coverage for your domestic partner

#### Pre-Tax Deduction Codes

MEDSLFINS PPO:	Pre-tax medical premium
DENTAL:	Pre-tax dental premium
VISION:	Pre-tax vision premium

**\*\* Please note that if you have the Consumer Choice (HDHP) you will not view any medical deduction under the Pre-tax sections\*\***

### Under Hours and Earnings

**ER DEN DP:** The imputed income amount for dental coverage that is added to your earnings

**ER MED DP:** The imputed income amount for medical coverage that is added to your earnings

## 2012 DOMESTIC PARTNER RATES

### MEDICAL

#### FULL TIME DOMESTIC PARTNER MEDICAL RATES - MONTHLY

Consumer Choice PPO Plan	Employee Pre-Tax	Employee After-Tax	Imputed Income	Employer Cost
Employee + Domestic Partner	<b>(\$30.00)</b>	<b>\$8.00</b>	<b>\$350.00</b>	<b>\$707.00</b>
Employee + Family w/Domestic Partner	<b>(\$22.00)</b>	<b>\$8.00</b>	<b>\$350.00</b>	<b>\$1,008.00</b>
<b>Standard PPO Plan</b>				
Employee + Domestic Partner	<b>\$40.00</b>	<b>\$87.00</b>	<b>\$350.00</b>	<b>\$707.00</b>
Employee + Family w/Domestic Partner	<b>\$116.00</b>	<b>\$87.00</b>	<b>\$350.00</b>	<b>\$1,008.00</b>
<b>Premium PPO Plan</b>				
Employee + Domestic Partner	<b>\$120.00</b>	<b>\$174.00</b>	<b>\$350.00</b>	<b>\$707.00</b>
Employee + Family w/Domestic Partner	<b>\$272.00</b>	<b>\$174.00</b>	<b>\$350.00</b>	<b>\$1,008.00</b>

**() = Premium Rebate**

## **2012 DOMESTIC PARTNER RATES**

### **PART TIME DOMESTIC PARTNER MEDICAL RATES - MONTHLY**

	<b>Employee Pre-Tax</b>	<b>Employee After-Tax</b>	<b>Imputed Income</b>	<b>Employer Cost</b>
<b>Consumer Choice PPO Plan</b>				
Employee + Domestic Partner	<b>\$148.50</b>	<b>\$183.00</b>	<b>\$175.00</b>	<b>\$353.50</b>
Employee + Family w/Domestic Partner	<b>\$307.00</b>	<b>\$183.00</b>	<b>\$175.00</b>	<b>\$504.00</b>
<b>Standard PPO Plan</b>				
Employee + Domestic Partner	<b>\$218.50</b>	<b>\$262.00</b>	<b>\$175.00</b>	<b>\$353.50</b>
Employee + Family w/Domestic Partner	<b>\$445.00</b>	<b>\$262.00</b>	<b>\$175.00</b>	<b>\$504.00</b>
<b>Premium PPO Plan</b>				
Employee + Domestic Partner	<b>\$298.50</b>	<b>\$349.00</b>	<b>\$175.00</b>	<b>\$353.50</b>
Employee + Family w/Domestic Partner	<b>\$601.00</b>	<b>\$349.00</b>	<b>\$175.00</b>	<b>\$504.00</b>

### **DENTAL**

### **FULL TIME DOMESTIC PARTNER DENTAL RATES - MONTHLY**

	<b>Employee Pre-Tax</b>	<b>Employee After-Tax</b>	<b>Imputed Income</b>	<b>Employer Cost</b>
<b>Basic Dental Plan</b>				
Employee + Domestic Partner	<b>\$5.00</b>	<b>\$10.00</b>	<b>\$13.00</b>	<b>\$31.00</b>
Employee + Family w/Domestic Partner	<b>\$17.00</b>	<b>\$10.00</b>	<b>\$13.00</b>	<b>\$52.00</b>
<b>Comprehensive Dental Plan</b>				
Employee + Domestic Partner	<b>\$19.00</b>	<b>\$22.00</b>	<b>\$13.00</b>	<b>\$30.00</b>
Employee + Family w/Domestic Partner	<b>\$48.00</b>	<b>\$22.00</b>	<b>\$13.00</b>	<b>\$52.00</b>

## **2012 DOMESTIC PARTNER RATES**

### **PART TIME DOMESTIC PARTNER DENTAL RATES - MONTHLY**

<b>Basic Dental Plan</b>	<b>Employee Pre-Tax</b>	<b>Employee After-Tax</b>	<b>Imputed Income</b>	<b>Employer Cost</b>
Employee + Domestic Partner	<b>\$14.00</b>	<b>\$16.50</b>	<b>\$6.50</b>	<b>\$15.50</b>
Employee + Family w/Domestic Partner	<b>\$36.50</b>	<b>\$16.50</b>	<b>\$6.50</b>	<b>\$26.00</b>
<b>Comprehensive Dental Plan</b>				
Employee + Domestic Partner	<b>\$27.50</b>	<b>\$28.50</b>	<b>\$6.50</b>	<b>\$15.00</b>
Employee + Family w/Domestic Partner	<b>\$67.50</b>	<b>\$28.50</b>	<b>\$6.50</b>	<b>\$26.00</b>

### **VISION**

### **FULL TIME AND PART TIME DOMESTIC PARTNER VISION RATES - MONTHLY**

<b>Vision Service Plan</b>	<b>Employee Pre-Tax</b>	<b>Employee After-Tax</b>	<b>Imputed Income</b>	<b>Employer Cost</b>
Employee + Domestic Partner	<b>\$10.94</b>	<b>\$6.24</b>	<b>\$0.00</b>	<b>\$0.00</b>
Employee + Family w/Domestic Partner	<b>\$22.01</b>	<b>\$6.24</b>	<b>\$0.00</b>	<b>\$0.00</b>