

Q&A on NU's proposal for benefits expansion

If the proposal is adopted, who would become eligible to participate in the university's benefits program?

Under the proposal to be considered by the Board of Regents, the university would extend eligibility to participate in its health, dental, vision and other insurance plans to an unrelated adult of the same or opposite gender as the university employee who meets the following criteria:

- Has resided in the same domicile with the eligible employee for at least the past consecutive 12 months and intends to remain so indefinitely;
- Is at least 18 years old; and
- Is directly dependent upon, or interdependent with, the employee, sharing a common financial obligation that can be documented in a manner prescribed by the university.

In addition, the employee would be required to sign a sworn statement filed with human resources attesting to the authenticity and truthfulness of the documents provided.

Who would NOT be eligible?

The following individuals would not be eligible for participation as a "plus one" qualifying adult:

- Parents of employees
- Employees' parents' other descendents (siblings, nieces, nephews)
- Employees' grandparents and their descendents (aunts, uncles, cousins)
- Employees' renters, boarders and tenants, and people who are employees of NU employees
- Children of employees (however, an employee's children and/or the other adult's children may be eligible for coverage as dependents through the end of the month they turn 26).

Would the university violate the state's Defense of Marriage Act by providing partner benefits?

State statute provides that the powers of the Board of Regents include the power to equalize and provide uniform benefits for all University of Nebraska employees. The Board determines which benefits to offer university employees as well as the eligibility criteria. In 2000, Nebraska voters amended the state's constitution to include terminology that same-sex civil unions or domestic partnerships shall not be valid or recognized in Nebraska. But according to NU Vice President and General Counsel Joel Pedersen, nothing in the university's benefits expansion proposal would recognize civil unions or domestic partnerships in violation of the state's constitution.

Furthermore, similar proposals have been adopted in other Defense of Marriage Act states including Michigan and Kentucky among others.

How much would providing partner benefits cost?

Total costs for the university's health insurance plan today are more than \$120 million. NU officials have estimated the cost of extending health insurance benefits to employees' partners to be \$750,000 to \$1.5 million based on an estimated increase in enrollment of 1 to 2 percent, or about 100 to 200 new employee sign-ups. This estimate does not include any attempt to measure the cost of soft benefits.

In accordance with federal law, employees would be taxed on the fair market value of the cost of providing coverage to the other adult and that person's children unless those individuals qualify as dependents under the Internal Revenue Code.

Do most other universities provide partner benefits?

Every other Big Ten school provides partner benefits, as do a majority of the peers of the NU campuses. Nationally, more than 300 higher education institutions offer partner benefits, including public universities and systems in at least 30 states and most of the highly ranked research institutions. Overall, 56 percent of the institutions responding to the 2011 benefits survey by the College and University Professional Association for Human Resources offered health benefits to the same-sex partners of employees, while 43 percent offered such benefits to unmarried opposite-sex partners.