

Domestic Partner and Over Age Dependents (Age 26 - 30)

**** Premiums & County Subsidy****

Federal Tax laws governing taxation of domestic partner and Over Age Dependents benefit plan enrollment are continually evolving. Because of these tax laws, the County must include the fair market value of benefits in employees' income, referred to as "imputed income." In this case, "imputed income" is defined by the IRS as monies that are taxable to the employee when received as a benefit in relation to covering a domestic partner, dependents of a domestic partner or over age dependents. The Internal Revenue Service allows the employee to receive "tax free" insurance subsidies for themselves and their eligible dependents as defined under IRS guidelines, but excludes those amounts attributable to coverage of a domestic partner, the dependents of domestic partner or Over Age Dependents. The premium charts for health, dental and vision premiums illustrate the imputed income and after-tax amounts for which you would be responsible based on various scenarios.

- "Pre" and "After" Tax – The employee's full deduction for health insurance is separated into two parts: When the "Pre" tax and "After" tax amounts are added together, that amount is the full employee deduction for health insurance.
- Imputed Income – As described above, the amounts shown in the column marked "Imputed Income" become additional income to the employee, per IRS rules, and are taxed accordingly. That is why we suggest you consult a tax advisor on how to best claim exemptions on your W2 and on your income tax.

Additionally, a domestic partner, dependents of a domestic partner or Over Age Dependents are not eligible to receive reimbursement from a "Health Reimbursement Account (HRA)" under a Consumer Driven Health plan or "Health Savings Account" under a High Deductible Health Plan. These dependents can be insured and receive coverage as any other insured and be subject to the same copayments, coinsurance and deductible; however, the employee would not receive the portion of the HRA attributable to coverage for a domestic partner, their dependents or an Over Age Dependent.

Important Disclaimer Notice: *Because there will be "out-of-pocket" costs associated with taxation of these related benefits, you should consult a tax advisor in order to determine your individual tax liability based on the exemptions you claim. The information shown on the Rate Sheet is the dollar amount that will be used in calculating your pre- and after-tax deduction as well as imputed income, where shown.*

Questions concerning your Plan, premiums, or subsidy should be addressed to:

Broward County Commission
Division of Human Resources – Employee Benefit Services
115 S. Andrews Avenue Suite 514
Fort Lauderdale, FL 33301
954-357-6700
benefits@broward.org