



Northeast Delta Dental



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RETURN FORM TO YOUR EMPLOYER OR TO:
P.O. BOX 617, CONCORD, NEW HAMPSHIRE 03302-0617
800.527.5001 (TOLLFREE) • 603.226.2988 (FAX) • WWW.HEALTHTRUSTNH.ORG

CERTIFICATE OF TAX DEPENDENT STATUS FOR A CIVIL UNION PARTNER

THIS FORM MUST BE COMPLETED AND SIGNED BY THE SUBSCRIBER WHEN ENROLLING A CIVIL UNION PARTNER AND THE CIVIL UNION PARTNER'S ELIGIBLE CHILDREN.

Enrollee Name: _____

Employer Name: _____

Please review the "Tax Dependent Information" on the back of this form and indicate below the tax dependent status of each person you are enrolling.

If you select "Is a tax-qualified dependent," you are certifying that the named person is a tax-qualified dependent under Sections 105(b) and 152 of the Internal Revenue Code and you agree to notify your employer immediately of any changes in the named person's tax status.

If you select "Is not a tax-qualified dependent," you are certifying that the named person is not a tax-qualified dependent and that you understand and agree that you will be subject to federal taxation based on the fair market value of this person's coverage.

	Name	Date of Birth	Tax Dependent Status
Civil Union Partner:		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent
Civil Union Partner's Children:		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent
		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent
		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent
		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent
		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent
		__/__/__	<input type="checkbox"/> Is a tax-qualified dependent <input type="checkbox"/> Is <u>not</u> a tax-qualified dependent

I have read the "Tax Dependent Information" on the back of this form. I understand that falsely certifying to the tax-dependent status of this/these person(s) may result in adverse tax consequences and potential charges of tax fraud.

Enrollee's signature _____ Date _____



PLEASE MAKE A COPY FOR YOUR RECORDS



TAX DEPENDENT INFORMATION FOR A CIVIL UNION PARTNER

Overview

Under federal tax law, only certain individuals who qualify as tax dependents of an employee may receive employer-provided health coverage on a tax-free basis. In many cases your civil union partner (and your partner's dependent children) will not qualify as a tax dependent for this purpose. If coverage is provided to a person who is not a qualified tax dependent under Sections 152 and 105(b) of the Internal Revenue Code (IRC), federal income and payroll tax consequences will result. You will incur additional taxable income ("imputed income"). Income will be imputed to you based upon the fair market value of the coverage provided for the non-tax qualified dependent. The imputed income, like your other wages, will be subject to income tax withholding and to payroll taxes (e.g., Social Security and Medicare). In addition, health care expenses of the non-tax dependent will not be reimbursable under a healthcare flexible spending account.

Qualified Tax Dependent Status

If, however, you can certify to your employer's satisfaction that the civil union partner (or the partner's child) being enrolled is a qualified tax dependent, that person's coverage under your employer's group medical and/or dental plan will be tax-free and not subject to imputed income. For a civil union partner to be a qualified tax dependent for medical/dental plan purposes, certain requirements in IRC Sections 152 and 105(b) (definition of "dependent") must be satisfied. In general, you must provide over one-half of your partner's support during the relevant calendar year and the two of you must live together as part of the same household for the entire year. Additional requirements apply in the case of your civil union partner's children, including that the child may not be claimed as a qualifying dependent child by your partner for the relevant year. Based on these tax rules, if you are able to claim your civil union partner as a dependent on your federal income tax return for the year in which health plan coverage is being provided, the partner's coverage will not be taxable to you. However, if you cannot claim your partner (and/or partner's child) as a dependent on your tax return and the dependent is self-supporting, the partner's (and/or child's) health plan coverage will be subject to federal taxation under the imputed income and related rules described above.

Taxable Amount

As stated, the amount of imputed wage income to you for coverage provided to a non-tax qualified dependent will be based on the fair market value of the coverage. In general, the IRS defines fair market value of such benefit coverage as the amount that an individual would have to pay for the particular fringe benefit in an arm's length transaction. The calculation of fair market value for purposes of your employer's medical and dental plans generally will be based upon the rates charged for coverage under those plans and the number of non-tax qualified dependents covered. Please contact your employer regarding the specific amount of imputed income that will apply to coverage of any non-tax dependents.

This information is only a summary of the tax provisions governing the tax status of a civil union partner (or the partner's children) for health plan coverage purposes, and is not intended nor should it be relied upon as legal or tax advice. **Due to the complexity of these tax rules and the potential impact of any imputed income you may incur, you should seek advice from a competent tax professional before certifying as to the tax status of the person being enrolled.**