

- 1. Is the Domestic Partnership Health Insurance Stipend Program a full health insurance program?**
No. The Domestic Partnership Health Insurance Stipend Program provides a monthly payment to an eligible employee to be used to assist with the expense of an individual health insurance plan for that employee's domestic partner.

- 2. Is the health insurance stipend paid as a pre-tax benefit?**
The employee will receive the monthly health insurance stipend as a separate payment issued with the employee's regular paycheck, and it is taxable.

- 3. What types of domestic partnerships are included under this program?**
The Domestic Partnership Health Insurance Stipend Program covers eligible employees in both same and opposite sex relationships that meet the program requirements as long as they are not legally married.

- 4. Are only full-time employees covered under this program?**
Eligible employees who are less than full-time (*1.0 FTE*) can participate; however, the stipend benefit will be prorated and based on their actual FTE.

- 5. I'm transitioning from a temporary less than full-time appointment to a lined full-time position. When will my domestic partnership stipend no longer be prorated?**
As the domestic partnership stipend is paid with the first pay date of each month, it will depend on the appointment that the eligible employee is active in at the time of that pay date.

For example, if the benefits-eligible employee was in a temporary appointment at .75 FTE that terminated on 8/14/2023 and their lined position at 1.0 FTE would be effective 8/15/2023, they would be paid the prorated stipend during the first paycheck of August. Since the employee would be active in the lined position at 1.0 FTE at the time the September stipend is paid, the September stipend would no longer be prorated.

- 6. How can an employee sign up to participate in the program?**
As with most benefits there are forms to be completed to enroll and specific documentation required to determine eligibility. A full description of the program, forms, and a list of required documents can be found in the Benefits section on the Human Resources website, and a Benefits Specialist can assist with the enrollment. Enrollment paperwork should be submitted to the Human Resources office located on the Tampa campus. Documentation can be returned via email to benefits@usf.edu.

- 7. If an employee has family health insurance coverage through USF, can this employee also receive the health insurance stipend?**
Yes. An eligible employee already receiving the state family coverage premiums benefit through USF will be able to receive the stipend.

8. If a domestic partner is eligible for health insurance through an employer, can the health insurance stipend be used to pay the premiums?

No. The Domestic Partnership Health Insurance Stipend Program is designed to provide assistance with the cost of individual health insurance coverage for a domestic partner who is not otherwise eligible for health insurance.

9. If a domestic partner is no longer employed, but has been offered a COBRA plan, can this health insurance stipend be used to pay the premiums?

Yes. You will need to provide proof of enrollment and the monthly cost of the COBRA health plan.

10. How many insurance policies are eligible for the stipend?

The university will provide a stipend for one eligible prescription drug plan and one eligible health insurance plan. Only those participants whose primary coverage is through Medicare may be eligible for a stipend on a secondary prescription or health care plan. No other supplemental or secondary policies will be eligible.

11. Are dental and vision plans considered for reimbursement by the health insurance stipend?

No. The Domestic Partnership Health Insurance Stipend Program will only cover costs associated with a health plan. The university does not currently contribute to USF employees' supplemental plans (*i.e. dental, vision, disability, etc.*)

12. When will I be paid for a domestic partner stipend...?

1) As a new enrollee:

- For completed documentation that is received before the 15th, the stipend will be paid on the next month's payment provided the policy is in effect at that time.
- For completed documentation that is received after the 15th, the stipend will be paid after one full month.

Example: If documentation is received on January 25th, the stipend does not begin until March (payments are not retroactive).

2) Domestic Partner's insurance premium increases:

- For documentation that is received before the 15th, the stipend will be paid on the next month's payment provided the increase is in effect at that time.
- For documentation that is received after the 15th, the stipend will be paid after one full month.

Example: If documentation is received on January 25th, the stipend increase does not change until March (payments are not retroactive).

3) University's allowance changes:

- Rates increases are usually effective January 1st, which means for the employee whose monthly stipend is capped at the maximum university allowance, the change is effective on the first stipend in January (*or corresponding month of changes related to the allowance maximum*).

4) Partner's insurance premium decreases:

- Stipend decrease is effective the same month as the premium rate decrease.
- If an overpayment in stipend is made, the difference must be paid back to the university.

5) Termination of stipend eligibility:

- Stipend termination is effective the same month as the termination of eligibility.
- If an overpayment in stipend is made, the difference must be paid back to the university.