


**TO:** All Regular Full-Time and Extended Part-Time Employees Who Do Not Cover Family Members  
**FROM:** Judy DeCourcey   
**DATE:** February 17, 2009  
**SUBJECT:** Family Member Eligibility Verification Requirements – RIT Benefit Programs

## **NO ACTION REQUIRED - Information Purposes Only**

The fall benefits open enrollment newsletter included an announcement about eligibility and tax status verification of employee's family members covered under various benefit plans. This new process will help to ensure that only those people who are eligible for benefits are covered and that the proper tax status is applied.

To develop this new verification process, we worked closely with the Benefits Advisory Group (BAG) as well as the Executive Committees of both the Academic Senate and Staff Council. We also presented the details of this new process to the full Academic Senate and Staff Council. We received valuable feedback from each of these groups that helped finalize this new process. In addition, we conducted informal benchmarking to understand how other employers verify eligibility. We learned that many employers consider this a good business practice and have similar verification processes in place, and several others are considering introducing one.

Verification of eligibility is a simple process; copies of the verification documents only need to be provided ***once*** regardless of future benefit plan enrollments (e.g., if you cover your spouse only under dental and later add your spouse to your medical coverage, you will not need to provide another copy of the verification document). Tax status verification for educational benefits purposes needs to be provided annually (see below).

### **What You Need to Do**

Since you do not currently cover any family members under the various RIT benefit plans, you do not need to take action at this time. However if you provide educational benefits for eligible family members, you will need to provide the tax status documentation with the 2009-2010 education benefit form (see below).

### **Future Changes**

If you need to make a change in the future (e.g., you get married and want to add your spouse to your medical and dental coverage), you will need to submit the documentation when making the change (e.g., provide a copy of your marriage certificate). Please remember that changes must be made within 31 days of the event.

### **Verifying Tax Status for Educational Benefits**

There is a secondary proof required to verify tax-free status for certain benefits. Tuition Waiver for undergraduate study can be provided tax-free for your opposite sex spouse; under federal and New York state law, it cannot be provided tax-free for a same sex spouse or a domestic partner. The Tuition Exchange, Tuition Scholarship and Tuition Waiver benefits for undergraduate courses can be provided tax-free for eligible children whom you claim on your tax return. Proof is required each year to receive this tax-free status (see chart on bottom of page 3 for details).

If you provide educational benefits for eligible family members, you will need to provide the tax status documentation with the 2009-2010 educational benefit form.

*For example, if you are providing an undergraduate Tuition Waiver benefit for your eligible child, when you complete the Tuition Waiver Form – Family Member Verification, you should also submit the tax-free status proof. If you do not cover the child under other benefits and therefore did not submit a photocopy of the birth certificate, you should submit that copy as well.*

**Questions**

We believe there will be some common questions. Therefore, we have set up a Frequently Asked Questions (FAQs) page on the HR website at <http://finweb.rit.edu/humanresources/benefits/> and will post common questions there. We will update the page as often as necessary so please check there before contacting Human Resources. If you have a question that is not posted, you can contact us using one of the following options:

- Contact the **Benefits Hot Line** at (585) 475-5877/v and leave a detailed question as well as your name and contact information; or
- Send an e-mail to the **Benefits Electronic Receptionist** at [benefits@rit.edu](mailto:benefits@rit.edu); or
- Call the HR TTY number at (585) 475-2420.

<b>Documentation Information</b>	
<b>Person</b>	<b>Document for Eligibility</b>
<b>Spouse</b>	Marriage certificate issued by local government or by the religious institution where married <i>(NOTE: by submitting a marriage certificate, you are attesting that you continue to be legally married to your spouse and that you are not divorced)</i>  <i>or</i> Top half of your federal income tax form identifying employee-spouse relationship
<b>Domestic Partner</b>	RIT Affidavit of Domestic Partnership <i>(NOTE: if you are covering a domestic partner, the affidavit should already be on file so you do not need to provide additional documentation)</i>
<b>Child by birth</b>	Birth certificate that includes parent names  <i>or</i> Immigration papers that identify employee-child relationship
<b>Child by adoption</b>	Birth certificate with adoptive parent names  <i>or</i> Certified court approved adoption papers with adoptive parent names  <i>or</i> Placement letter from court/adoption agency with adoptive parent names
<b>Child by custody or guardianship</b>	Certified court ordered custody/guardianship papers
<b>Stepchild</b>	Birth certificate with parent names (one is employee's spouse)  <i>or</i> Immigration papers that identify parent-child relationship  <i>AND</i> Marriage certificate issued by local government or by the religious institution where employee and child's parent were married

Below are details on the eligibility rules for children followed by information on the taxability of certain benefits. For more details on the taxability rules, refer to the FAQ section on the HR website as noted on page 2.

<b>Child Eligibility Rules<sup>(1)</sup></b>			
<b>If Child Is</b>	<b>Medical, Dental, Vision</b>	<b>Child Life, Child AD&amp;D</b>	<b>Tuition Exchange, Tuition Scholarship, Tuition Waiver</b>
Employee's tax dependent	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Not employee's tax dependent	No	No	<b>Yes</b>
Domestic Partner's tax dependent	<b>Yes</b>	No	<b>Yes</b>
Not Domestic Partner's tax dependent	No	No	<b>Yes</b>
Married	No	No	<b>Yes</b>
Natural-born child	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Legally adopted child	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Stepchild	<b>Yes</b>	No	<b>Yes</b>
Domestic Partner's child	<b>Yes</b>	No	<b>Yes</b>
Foster child <sup>(1)</sup>	<b>Yes</b>	No	No
Child for whom you are legal guardian and who lives with you in a child-parent relationship <sup>(2)</sup>	<b>Yes</b>	No	No
Under age 19	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Age 19 to under age 23 and full-time student <sup>(2)</sup>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Age 23 to under age 26 and full-time student <sup>(2)</sup>	<b>Yes</b>	No	<b>Yes</b>
Age 19 to under age 26, living at home, claimed on your tax return, no coverage from his/her employer <sup>(3)</sup>	<b>Yes</b>	No	<b>Yes</b>
Age 19 and over and handicapped	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Under age 30	No	No	<b>Yes</b>

(1) employee must meet plan's eligibility requirements

(2) additional paperwork required

(3) annual verification process each fall

### **Tax-Free Benefits For Child**

In addition to verification of eligibility, in order to receive certain benefits tax-free, you need to submit additional documentation as follows. This documentation will need to be supplied annually when you complete the applicable educational benefit form. If it is not supplied on a timely basis, the benefit will be treated as taxable income to the employee.

<b>Benefit</b>	<b>Documentation</b>
<b>Tuition Exchange Tuition Scholarship Tuition Waiver</b>	Complete the necessary tuition form and submit with a photocopy of the top half only (above the Income section) of your prior year's federal income tax form showing the child as a tax dependent. <i>(NOTE for RIT Tuition Waiver: verification is only needed for undergraduate classes; graduate classes (if eligible) are subject to tax regardless of the child's tax dependent status.)</i>

### **Tax-Free Benefits for Domestic Partner or Same Sex Spouse**

Generally, benefits provided for a domestic partner or same sex spouse will be taxable. In addition to verification of eligibility, in order to receive certain benefits tax-free, you need to submit additional documentation as follows.

<b>Benefit</b>	<b>Documentation</b>
<b>Medical Dental Vision</b>	Submit a copy of the top half only (above the Income section) of your federal income tax form showing the domestic partner as a tax dependent.

## **How to Obtain Replacement Documents for Family Member Eligibility**

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An official certificate of every birth and marriage should be on file in the locality where the event occurred. The Federal Government does not maintain files or indexes of these records. These records are filed permanently in a State vital statistics office or in a city, county, or other local office. To obtain a certified copy of a certificate, write or go to the vital statistics office in the State or area where the event occurred.

Or, to find out where to write or call, check out the National Center for Health Statistics at <http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>.

### **For Those Born in Monroe County**

*The following information is from the Monroe County website (<http://www.monroecounty.gov/health-birthdeathrecords.php>).*

If you need a birth certificate for someone who was born in Monroe County, see below on how to order a birth certificate.

#### **Office of Vital Records**

111 Westfall Rd. Rm. 147  
P.O. Box 92832  
Rochester, NY 14692  
Phone: 585 753-5141  
Fax: 585 753-5961  
Hours: 8:30 a.m. until 4:25 p.m. (Monday through Friday)

#### **Requests By Mail**

To request a Birth Certificate by mail, please include the following information in your letter of request:

- Birth name, date and place of birth
- Father's name and mother's maiden name
- Your relationship to the person of birth
- What the record is needed for
- \$30 (per copy) check or money order, payable to Monroe County

#### **Requests By Phone**

Requests for a Birth certificate by telephone from an authorized person, using a major credit card, can be placed by calling 585 427-2412. There is an additional \$6 processing fee per order for this service.

#### **Online Requests**

To order a Birth or Marriage certificate online, go to [http://www.vitalchek.com/agency\\_locator.aspx?providerid=11160](http://www.vitalchek.com/agency_locator.aspx?providerid=11160).