



EQUAL BENEFITS DOCUMENTATION GUIDE

Benefit Type	Guidelines	Standard Documentation
Health Dental Vision Dependent Life Long-term Disability Long-term Care Accidental Death & Dismemberment Business Travel Accident Personal Travel Accident	<p>In a confirmation from an insurance carrier, "Domestic Partners" must be defined as: "same-sex and opposite-sex couples who have registered with any state or local government domestic partnership registry."</p> <p>In addition, it must be confirmed that there are no requirements for proof of relationship (such as an affidavit) or waiting periods that are not also applied to married couples.</p> <p>For insurance policies where continuation coverage is available to spouses and step-children, the insurer must confirm that COBRA-like continuation coverage is available to domestic partners and their children.</p>	<p>Acceptable: the cover page, eligibility section, and other relevant sections (such as the COBRA section) of the Basic Plan Document, or you may submit a letter or email message from the insurance carrier (contact us for an example).</p> <p>Unacceptable: letters from brokers, enrollment forms, invoices, Summary Plan Descriptions.</p>
Retirement (Pension, 401(k), etc.)	Confirmation is needed that the distribution options are the same for spouse and non-spouse beneficiaries. (We already know that anyone may be designated as a beneficiary.)	A copy of the cover page and the distribution section of the Summary Plan Description or Basic Plan Document of your 401(k) or pension or savings plan(s). If you have a prototype plan, please include the Adoption Agreement.
Bereavement Leave Family Leave (including FMLA) Parental Leave Relocation and Travel Discounts, Facilities & Events	<p>Where the term "spouse" is used, the term "domestic partner" must be included.</p> <p>The definition of "immediate family" must be defined in the bereavement policy and if it includes in-laws, the equivalent members of a domestic partner's family must be explicitly included. <i>An example of a compliant definition is: the employee's spouse or domestic partner; a parent, child, or sibling of the employee, spouse or domestic partner; and the spouse or domestic partner of the employee's parents, children, or siblings.</i></p>	<p>A copy of your Employee handbook policies.</p> <p>When the term "Domestic Partners" is defined in an employee handbook, the following definition must be used: "same-sex and opposite-sex couples who have registered with any state or local government domestic partnership registry." Domestic partners must not be required to prove their relationship (such as with an affidavit) or subject to waiting periods unless a company provides proof that spouses are subject to the same requirements.</p>
Employee Assistance Program Credit Union	References to spouses must include references to domestic partners or household members.	A brochure or letter from the provider or policy from the employee handbook.
Child care	References to spouses must include references domestic partners.	A brochure or letter from the provider.
Union	Separate documentation must be submitted for union benefits.	Unions that recognize domestic partners have usually prepared a 1-page statement that is available upon request. If a union doesn't recognize domestic partners, call 415-581-2310 for assistance.
Other	If your firm offers other benefits, please specify what they are on the 12B Declaration and provide documentation.	Varies; call 415-581-2310 for assistance.