

## Employee Benefits Division Policy Memorandum

**Number: Policy Memo 141r1**

**Date Issued: November 14, 2017**

**Subject: M/C Life Insurance- Eligibility for Domestic Partners and their Children**

### PURPOSE:

To extend eligibility under the M/C Life Insurance Plan to include the enrollment of domestic partners and their children.

To extend eligibility under the New York State Health Insurance Program (NYSHIP), the New York State Dental Program, and the New York State Vision Plan to include the enrollment of the children of domestic partners on the same basis as the enrollee's natural, step, and adopted children.

### BACKGROUND:

When the various benefit plans administered by the Department implemented coverage of domestic partners in the mid 1990's, the Insurance Law did not permit M/C Life Insurance Plan enrollees to enroll domestic partners under the Plan. The Plan's insurer has advised that it now permits coverage of domestic partners under its group life insurance products, including the M/C Life Insurance Plan. We have confirmed with the Department of Financial Services (DFS) that it is permissible for domestic partners to be insured pursuant to the M/C Life Insurance Plan. Further, we have been advised by DFS that, if such coverage is offered, coverage also must be offered for the children of domestic partners on the same basis as natural children, adopted children, and stepchildren.

Additionally, the Council on Employee Health Insurance has determined to similarly modify the eligibility rules for the health, dental, and vision plans to allow the children of an enrollee's domestic partner to be insured under those plans' eligibility rules for natural, adopted and stepchildren.

The eligibility rules for the New York State Health Insurance Program, the New York State Dental Plan, and the New York State Vision Plan are modified to require that the children of an enrollee's domestic partner be enrolled on the same basis as provided in those plans' eligibility rules for an enrollee's natural, adopted and stepchildren.

### POLICY:

The eligibility rules for the M/C Life Insurance Plan are modified to allow the enrollment of domestic partners under the same rules for domestic partner coverage that apply to NYSHIP and to allow the enrollment of the domestic partner's children on the same basis as an enrollee's natural, adopted, and stepchildren.