



BENEFITS

Same Sex Domestic Partner Information



Overview

CNO Services, LLC, offers benefits to the same-sex domestic partner of an associate except where a vendor does not permit that type of coverage. The following benefits are available for same-sex domestic partners:

Medical: CNO Care Options **Dental:** DeltaPreferred Passive PPO, Delta PPO, Cigna DHMO **Vision:** VSP Vision Plan **Life/AD&D:** SunLife Financial

Eligibility

An associate must be eligible to participate in a plan as described by the eligibility provisions of that plan, in order for a same-sex domestic partner to be eligible. If the associate is eligible to participate, the associate may cover his/her same-sex domestic partner if all of the following requirements are met:

- The associate and same-sex domestic partner must be the same-sex
- The same-sex domestic partner must be at least 18 years of age
- The same-sex domestic partner must have chosen to live with the associate in an intimate and committed manner
- The associate and same-sex domestic partner must share a principal residence and have done so for the last 12 months and have committed to do so indefinitely
- The same-sex domestic partner must be financially dependent on or financially interdependent with the associate
- The same-sex domestic partner and the associate must share a mutual obligation of support for basic life necessities
- The same-sex domestic partner and the associate must not be related any closer than that which is permitted by state law for legal marriage
- The same-sex domestic partner and the associate must both be unmarried
- The same-sex domestic partner must not be in a domestic partner relationship with anyone other than the associate.

Required Documentation

You are required to fill out the Verification and Enrollment Form in order to secure coverage for your domestic partner. This form requires you to confirm that you meet all eligibility requirements and informs you of additional documentation that may be required. Other than the documentation required by CNO, certain insurance carriers may require you to fill out one of their verification forms as well.

COBRA Continuation

No COBRA continuation coverage will be offered to a same-sex domestic partner as a result of the termination of a same-sex domestic partner relationship, the termination of an associate's employment, or the death of an associate.





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Tax Consequences

The federal government does not recognize a same-sex domestic partner to be a spouse, according to the definitions provided in the 1996 Defense of Marriage Act. This act applies to all federal laws and regulations. As a result, premiums to insure a domestic partner must be paid on an after tax basis. However, coverage for the associate can continue to be paid on a pre-tax basis. Additionally, the value of the coverage provided by the company to cover the domestic partner is taxable to the associate.

Any additional income is taxed at the federal level in all cases. It is taxed at the state and local level in most situations. Some localities (not disclosed here, since new and changing legislation on this subject is constantly occurring) have existing legislation that provides tax exemption.

All domestic partner forms are available on [Benefits InfoNet](#). Login: cnoinc Password: benefits

To Enroll

- Submit your enrollment online by going to [HRconnect](#).
- Complete the [Domestic Partner Verification Form](#) (also available on Benefits InfoNet).
- Send the completed form to ADP via fax at (925) 598-2197.
- If you have additional questions, please contact the CNO HR Service Center at (888) 477-2123.

To Cancel

- Submit the qualifying event information via [HRconnect](#).
- Complete the [Domestic Partner Cancellation Form](#) (also available on Benefits InfoNet).
- Send the completed form to ADP via fax at (925) 598-2197.
- If you have additional questions, please contact the CNO HR Service Center at (888) 477-2123.

