

New for 2022:

Effective January 1, 2022, you can add your domestic partner to certain plans. See below for more information.

- If you enroll in the medical, dental and or vision care plans, you can enroll your domestic partner and their eligible child(ren) in these plans.
- If you enroll in the health care reimbursement account or health savings account, you can submit your domestic partner's and their child(ren)'s eligible expenses to those accounts for reimbursement.
- If you enroll in the dependent day care reimbursement account, you can submit your domestic partner's child(ren)'s eligible expenses to that account for reimbursement.
- If you enroll in the supplemental life and accidental death & dismemberment (AD&D) plans, you can enroll your domestic partner in the spouse supplemental life and AD&D plans.
- You can enroll your domestic partner's child in the dependent child supplemental life insurance plan.

Effective January 1, 2022, you can add a child for whom you have legal guardianship to certain plans. See below for more information.

- If you enroll in the medical, dental and or vision care plans, you can enroll the child in these plans.
- If you enroll in the Health Care Reimbursement Account or Health Savings Account, you can submit reimbursement claims for the child's eligible expenses.
- If you enroll in the Dependent Day Care Reimbursement Account, you can submit reimbursement claims for your child's eligible expenses.
- You can enroll the child in the dependent child supplemental life insurance plan.

Additional criteria, including eligibility, apply to all the coverages indicated above. Refer to the Domestic Partners and Legal Guardianship sections for additional information.

Domestic Partners

- To enroll your domestic partner and their child(ren), if any, in the medical, dental and/or vision care plans, they must meet the eligibility requirements for the plan(s), including any applicable age limits. You cannot enroll your domestic partner unless you are enrolled in the plan(s). You cannot enroll your domestic partner's child(ren) unless your domestic partner is enrolled in the plan(s). Refer to the BSA Affidavit of Domestic Partnership and the Summary Plan Descriptions available on the Benefits website at <https://www.bnl.gov/hr/Benefits/> for additional information.
- If you enroll in Health Care Reimbursement Account and/or the Dependent Day Care Reimbursement Account and you have a domestic partner and their child(ren), if any, that meet the Internal Revenue Code (IRC) requirements for a dependent, you can be reimbursed from the Reimbursement Account(s) for eligible expenses for that person. A word of caution, in general, if your domestic partner and their child(ren), if any, are **not** considered dependents for tax purposes based on IRC Section 105(b), such dependents expenses are not eligible for reimbursement from these accounts.
- Based on IRC Section 105(b), to be considered a dependent for tax purposes your domestic partner's child must be a "qualifying relative" of the participant. One of the requirements for a child being a qualifying relative is that the child must not be a qualifying relative of any other taxpayer.
- In general, if, based on IRC Section 105(b), your domestic partner and child(ren), if any, are considered dependents for tax purposes, your domestic partner's and their child(ren)'s medical, dental and/or vision care coverages and benefits will be tax-free to you and your domestic partner. A word of caution, in general, if your domestic partner and child(ren), if any, are **not** considered dependents for tax purposes based on IRC Section 105(b), BSA must treat the fair market value of the medical, dental and/or vision care coverages extended to your domestic partner and child(ren), if any, as taxable income to you. Such benefits will be treated as imputed income and taxed in your

paycheck. If you are not actively at work and receiving a paycheck, you will be provided a tax form with such information after the end of the calendar year.

- If you are enrolled in Aetna Plan 4 for medical coverage and you use the Health Savings Account for medical expenses of your domestic partner and their child(ren), if any, who are not tax dependents, you must report the use of such ineligible expenses on your tax return.
- If your domestic partner has a child that meets the IRC definition of a dependent, you can enroll that child in the dependent child supplemental life insurance plan in PeopleSoft HR, employee self service.
- Additional information on the life and AD&D plan, including eligibility and benefits, is available at <https://www.bnl.gov/hr/Benefits/docs/misc/Life-ADD-SPD.pdf>.
- If you are enrolling a domestic partner for coverage, you must provide a completed BSA Affidavit of Domestic Partnership to the Benefits Office during Open Enrollment. The Affidavit is available on the Benefits Program website at <https://www.bnl.gov/hr/Benefits/>.
- If you are enrolling a child for coverage, you must provide a copy of the child's birth certificate.

If your domestic partnership ceases, you must immediately notify the Benefits Office at call (631) 344-3724, (631) 344-5126, (631) 344-2559, (631) 344- 8877 or (800) 353-5321, and you will need to complete a form attesting to the dissolution of such domestic partnership. Such domestic partner's benefits, including those for their child(ren), will cease.

Legal Guardianship

- To enroll a child for whom you are the legal guardian in the medical, dental and/or vision care plans, the child must meet the eligibility requirements for the plan(s), including any applicable age limits. You cannot enroll the child unless you are enrolled in the plan(s). Refer to the Summary Plan Descriptions (SPDs) on the Benefits website at <https://www.bnl.gov/hr/Benefits/> for additional information. Click the tabs at the top of that website (Medical, Dental, and/or Vision Care) and then click on the SPDs.
- If you enroll in Health Care Reimbursement Account and/or the Dependent Day Care Reimbursement Account and the child for whom you have legal guardianship meets the Internal Revenue Service (IRS) definition of a dependent, you can be reimbursed from the Reimbursement Account(s) for eligible expenses for that child. Refer to the SPDs on the Benefits website at <https://www.bnl.gov/hr/benefits/reimbursement.php/>. Click the tabs on that website (Health Care and/or Dependent Day Care) and then click on the SPDs.
- If you enroll in Aetna Plan 4 for medical coverage and you use the Health Savings Account for reimbursement of medical expenses of a child for whom you have legal guardianship who is not a tax dependent, you must report the use of such ineligible expenses on your tax return.
- If you have a child for whom you have legal guardianship that meets the IRS definition of a dependent, you can enroll that child in the dependent child supplemental life insurance plan in PeopleSoft HR, employee self service.
- You cannot enroll a child for whom your domestic partner has legal guardianship.
- Additional information on the life and AD&D plan, including eligibility and benefits, is available at <https://www.bnl.gov/hr/Benefits/docs/misc/Life-ADD-SPD.pdf>.
- If you are adding a child to your coverage, you must provide a copy of the child's birth certificate and proof of such legal guardianship, such as a court order, to the Benefits Office during Open Enrollment.
- If such legal guardianship ceases or changes, you must immediately notify the Benefits Office at call (631) 344-3724, (631) 344-5126, (631) 344-2559, (631) 344- 8877 or (800) 353-5321. Such child's benefits will be modified accordingly.