

Benefits for Legally Domiciled Adults

1. Q: Who is a legally domiciled Adult (LDA)?

A Legally Domiciled Adult is someone who has lived in the same primary residence for a minimum period of time; and

Intends to continue living in the same primary residence as the employee; and

Shares a close personal relationship (e.g., not a casual roommate or tenant) with the employee; and

Is jointly responsible with the employee for basic living expenses; and

Is not married; and

Is eighteen (18) years of age or older; and

Is not related by blood to the employee such that the relationship would bar marriage in the state of California; and is not receiving benefits from any other employer (however, e.g., an LDA who is receiving medical but not dental benefits from his or her employer is eligible for dental but not medical benefits from USF.);

OR

Is a dependent parent or adult child no longer eligible for benefits living in the same primary residence as the employee and is claimed as the employee's tax dependent. For more information for unionized faculty and staff please refer to your collective bargaining agreement.

2. Are dependents of the LDA eligible for coverage?

You may enroll the unmarried natural child, stepchild or legally adopted child of the LDA in the health and dental insurance if they meet the requirements of those programs, e.g. must be under age 19 (under age 25 if they are full time students).

3. Q: Who is eligible for LDA benefits?

Benefit-eligible faculty and staff may enroll their LDA in USF's benefits programs.

4. Q: To which benefits will my LDA be eligible?

You may enroll your LDA in the following university programs: health insurance, dental insurance, faculty staff assistance program, tuition remission, and Koret Health & Recreation Center (for full-time faculty and executive officers).

5. Q: How do I enroll my LDA?

Contact Sharon Hom, Benefits Specialist, at x2834 or at hom@usfca.edu or Diane Sweeney at x2440 or at sweeney@usfca.edu. They will provide you with the applicable insurance application(s) and affidavit.

6. Q: Are there tax implications of these benefits?

Yes. If your LDA is not your registered Domestic Partner in California, Federal taxes, State taxes and FICA will be withheld on the value of the LDA benefits.

If your LDA is your registered Domestic Partner in California, only Federal taxes and FICA will be withheld on the value of these benefits.

This information does not constitute tax advice, please contact your tax professional, for more information.

7. Q: If my spouse is already enrolled in USF benefits, may I also enroll my LDA?

No, employees are eligible to receive benefits for either a spouse or an LDA.

8. Q: How much will these benefits cost me?

Please contact Sharon Hom regarding cost. Contributions for benefits vary by rank for faculty/librarians and salary range for staff. There is no charge to the employee for dental coverage or the faculty staff assistance program.