A Report on Benefits for Domestic Partners of Employees of Carnegie Mellon in Committed Same-sex and Opposite-Sex Relationships

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Introduction

Carnegie Mellon currently provides disparate benefits to its employees based upon their familiar status. There are two tiers of benefits. Opposite-sex couples can choose to marry. The spouse of an employee can receive access to the University and its programs, and the employee's spouse and children can receive health and dental insurance. Opposite-sex couples that choose not to marry and same-sex couples receive fewer benefits.

It is not in the University's interest, nor in the interest of its employees, to continue to make distinctions in University provided benefits based solely upon state-sanctioned marriage. Employers that extend equal benefits to married couples and domestic partners find increased employee satisfaction. Employees find an elimination of some sources of worry and stress about their life-partner's well-being. Gay and lesbian employees view unequal benefits as a civil rights issue regarding discrimination against themselves by not recognizing their relationships.

This document describes the domestic partner benefits currently offered by the University and university policies that are consistent with expanding these benefits. The policies of other national employers are also described. Statistics and an estimate of costs associated with extending benefits to gay-male couples as well as a listing of employers that extend domestic partner benefits are included in appendices to the documents.

Current Status

Carnegie Mellon currently offers several benefits to faculty and staff. These benefits include the issuance of a University ID card to registered same-sex and opposite-sex domestic partners. These ID cards are indistinguishable from those issued to spouses of university employees. The ID card grants the bearer access to University facilities as well as discounts at the Kresge Box Office and University-operated stores. The original University policy provided bereavement leave and sick leave in the case of registered domestic partners[1]. The University has decided not to include domestic partners under the leave provisions of the Family Medical Leave Act[2].

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[1]Source: Donna Zigray, Benefits Manager, September 21, 1992
[2]Source: Barbara Smith, Assistant Vice President for Human Resources, August 19, 1993

The University requires that the employee and that employee's partner register with the Human Resources Office. In order to qualify for benefits, the employee and their partner must live together for at least three months and must be mutually responsible for each others' welfare.

Statement of Assurance

In May 1991 during the President's address to the staff, President Mehrabian announced the recognition of domestic partnerships and the extension of benefits to domestic partners. The President said that this extension of benefits was consistent with our Statement of Assurance that provides that the University does not discriminate on the basis of sexual orientation. Because the state currently does not permit same-sex couples to marry, the University sought to recognize all committed relationships regardless of sexual orientation. A first step toward this goal was providing limited benefits. The University has yet to implement completely equal benefits.

Effect on Employees

One of the goals of Carnegie Mellon's administration is to make all employees more productive and satisfied. Carnegie Mellon is dedicated to providing the best employee environment possible, as well as providing diversity in the workplace. This diversity requires that the University be a leader in the type of programs it offers. For Total Quality Management to be effective, all forms of diversity in the workplace must be recognized.

Benefits were originally provided to spouses in order to keep Carnegie Mellon competitive with industry and other Universities. Employees expect these benefits to provide security for their families. However, according to current census figures, the operational definition of the American family is changing. Only about 26% of American households are *traditional* families, those composed of two parents and children. Many institutions are re-evaluating their benefits plans to find new ways to provide employee-expected security. A survey of the International Foundation of Employee Specialists found that 30% of the benefits specialists expected coverage of domestic partners to increase among employers. In order to remain competitive, Carnegie Mellon must also engage in this re-evaluation.

Proposed Benefits

Equal benefits

We believe that it is both consistent with CMU's Statement of Assurance and policy of Total Quality Management to extend totally equal benefits to all partners of employees in committed relationships. We believe that the distinctions currently made by Carnegie Mellon in the area of tuition benefits, health care benefits and sick leave benefits are based on artificial distinctions. Gay and lesbian employees believe these distinctions perpetuate discrimination against their relationships.

We propose that the University should expand benefits in the following areas:

- **Health/dental/vision insurance**: this benefit should be made available to domestic partners of employees. The benefit should also be provided to the children of the domestic partner, whether or not the employee is the legally adopted parent[3].
- **COBRA benefits:** continuation of any health care benefits after an employee leaves Carnegie Mellon at the expense of the employee.
- **Sick leave:** all benefits provided under the Family Medical Leave Act of 1993 should be available to domestic partners
- **Tuition benefits:** any tuition benefits provided by the University to married employees and their families should also be available to domestic partners and non-traditional families.
- **Relocation policies:** any University or department policies which provide reimbursements employees and their families for moving expenses should also include domestic partners.

Because Pennsylvania and the Federal Government do not recognize domestic partnerships, extending these benefits creates an additional tax liability. Any additional taxes incurred by utilizing these benefits should be paid by the employee.

Registration

Carnegie Mellon currently requires minimal registration requirements for domestic partners[4]. These requirements are similar to those for marriage, including that the partners be over 18 years of age and not be related in such a way that would bar legal marriage. An additional requirement that the couple live together for a period greater than 3 months and has the intention to continue to live together is imposed on the

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[3] Carnegie Mellon currently only extends benefits to children if the employee is the legally adopted parent. In the case of same-sex couples, there is no law in the state against both partners adopting the child. However, the Pennsylvania court system has been unwilling to grant such adoptions. Because of the prejudice in the courts, these couples often choose to have only one partner adopt the child, although the couple behaves as if the child were adopted by both.

[4] No registration process is required for people claiming to be married. The City of San Francisco conducted a survey prior to extending domestic partner benefits and found that 1% of their heterosexual employees were receiving spousal benefits by falsely claiming to be married.

employee. Finally, the University requires that employees who terminate a domestic partnership not enter into a new domestic partnership agreement with the University for a period of no less than six months.

During a meeting with Barbara Smith and Donna Zigray in August of 1991, a group of faculty and staff discussed the possibility of extending benefits and the need for registration procedures. At this meeting, this group expressed some concern over the cohabitation requirement, since married couples do not need to cohabitate to take advantage of spousal benefits. The group suggested other criteria, such as financial entanglements, that are used at other institutions. Examples of financial entanglements are joint checking and savings accounts, credit cards, mortgages, *etc*.

Common law marriages

In April 1991, benefits specialist Lori Auth described a policy developed by the University in 1986/87 to recognize heterosexual couples in a common-law marriage. This policy was consistent with Pennsylvania law of the time, which required couples to live together for 7 years and hold themselves out as if they were married. In 1990, the Pennsylvania legislature rewrote the marriage statute and eliminated the 7 year requirement. Currently, any heterosexual couple that holds themselves out as in a marriage-like relationship, for example by filing a joint tax return, is considered by the state to be in a common-law marriage. We believe that common-law marriage provides a method for providing benefits to opposite-sex couples, and a model for recognizing same-sex domestic partnerships.

IRS Private Letter Rulings

Domestic partner benefits are not treated the same as spousal benefits by the Internal Revenue Service. There are three private letter rulings from the IRS to date that provide an indication of how they view these benefits. The three rulings are number 9034048 requested by Seattle; 9109060 believed to have been requested by Santa Cruz and 9231062 by a third city whose identity is not known. According to Liz Winfeld of Common Ground, a consulting firm specializing in gay and lesbian issues in the workplace, what is clear from these rulings is that pre-tax dollars cannot be used to pay for a domestic partner's insurance coverage. What seems to be in question in both cases, and what remains unknown about #9231062, is the question of fair market value vs. real contribution as being the so-called *imputed income* and therefore taxable to the employee.

Experience of other institutions

Local policies

In July 1993, WQED Corporation granted benefits for same-sex domestic partners. The benefits to partners of employees are equivalent to those granted to spouses of married employees. Employees are offered a choice of five health care plans, including Blue Cross/Blue Shield.

Also in July 1993, the University of Pittsburgh extended ID card and tuition benefits to partners of employees in same-sex committed partnerships. In August, the University agreed to recognize common-law marriages for opposite-sex employees and grant these spouses full benefits. At this time, the University of Pittsburgh does not grant health care benefits to same-sex partners of employees.

University

Stanford

On February 1, 1993, Stanford University extended equivalent benefits to same-sex couples in committed relationships. These benefits include health insurance, survivor's benefits, library and gym privileges and the right to audit university courses. Stanford estimates that extending health care benefits will cost $100,000 out of a budget of $24 million.

According to Barbara Butterfield, vice-president for faculty and staff services, "Stanford feels it should not treat differently its gay and lesbian employees who cannot obtain a legal sanction of their enduring partnership, though their commitment to the partnership is analogous to that involved in contemporary marriage relationships."

MIT

In June 1993, Massachusetts Institute of Technology began offering benefits to same-sex domestic partners in committed relationships. MIT's domestic partner's program is equivalent to the benefits offered to opposite-sex married couples, including health and dental insurance and COBRA benefits.

The registration process at MIT requires that those in domestic partner relationships not be married to anyone else, be at least 18 years of age, live together for at least 4 consecutive months and have the intention to do so indefinitely, and share financial interdependence.

University of Chicago

On February 1, 1993, the University of Chicago began offering domestic partner benefits to employees in gay and lesbian relationships. These benefits include health insurance, library and gym privileges and tuition benefits. These benefits are the result of a discrimination suit filed with under Chicago Human Rights Ordinance. The University of Chicago requires that partners share joint financial obligations as well as a long term commitment.

Columbia University

Beginning January 1, 1994, Columbia University will begin offering medical benefits to same-sex domestic partners of its full-time faculty and administrative officers. Columbia will require domestic partners to share a house for six months and have financial entanglements. Financial entanglements are demonstrated by meeting two of five criteria: 1) joint mortgage or lease, 2) designate a partner as beneficiary of life or retirement insurance, 3) designate partner as primary beneficiary in the Columbia employee's will, 4) assign durable power of attorney or health care power of attorney, or 5) jointly own a bank account, credit account or motor vehicle

University of Vermont

On June 4, 1993, the Vermont Labor Relations Board ordered the University of Vermont to implement a plan that extended medical and dental insurance coverage to same-sex domestic partnerships. The board found that the university was in violations of its own non-discrimination policy and state law. The board also found that there was a disparate impact on the gay and lesbian employees of the university. The university has not appealed and has implemented the order.

University of Iowa

Effective January 1, 1993, the University of Iowa began a 3 year period to evaluate expanding health benefits to include domestic partners of same-sex employees. A report commissioned in 1992 found a minimal increase in cost to the university for expanded health care costs, and argued that not providing benefits violated the principal of equal pay for equal work.

University of Pennsylvania

On December 10, 1993, the Executive Committee of the Board of Trustees of the University of Pennsylvania voted to extend full spousal benefits to domestic partners of employees in committed same-sex relationships. The policy will take effect during Penn's open-enrollment period in April, 1994. The policy also extends to any children in the relationship.

The Board of Trustees agreed with a University Committee's report that the extension of benefits was consistent with Penn's non-discrimination policy with regards to sexual orientation. "We welcome this decision as part of the University's long-term commitment to maintaining a strategically competitive benefits package," said William Holland, Penn's Vice President for Human Resources.

Penn's policy includes full medical, tuition and retirement benefits. No waiting period for initial eligibility is required by the policy, but partners must demonstrate financial interdependence, that they reside together, are over 18 years of age, and are not blood relatives.

Corporate

Lotus

On July 1, 1991, Lotus Corporation enacted a policy of providing benefits for same-sex domestic partners. These benefits include health care benefits to partners of employees, and bereavement leave in case of the death of a partner. Employees must register their partners with the company's personnel department, live with their partner for several months, and meet certain financial entanglements.

Microsoft

This Seattle based company extended health benefits to partners and eligible dependents of its gay and lesbian employees on July 1, 1993. Participants have to submit a legal affidavit stipulating they are involved in a 'committed, exclusive relationship' with their partner, including financial interdependence. Microsoft extended sick-leave to same-sex domestic partners prior to health care benefits.

Levi Strauss

Levi Strauss was the first Fortune 500 company and largest U.S. company to offer domestic partner benefits to its gay, lesbian and straight employees. At Levi Strauss tax consequences of a partner's medical insurance are paid by the employee. The benefits are exactly the same as those for legally married couples. To register, Levi Strauss employees must assert on a standardized beneficiary form that a committed relationship exists.

Apple Computer

In July 1992, Apple Computer Corporation extended to its employees some domestic partner benefits. In July 1993, expanded this coverage to include all the benefits available to legally married spouses. Apple chairman John Scully described this expansion as consistent with the company's commitment to diversity and as a model of social responsibility. Apple's benefits program is one of the most extensive programs available, including support for parents seeking to adopt children, child care and family leave, life insurance, and relocation reimbursement.

Appendix I: Cost Estimates

There are several studies that have examined the question of the cost associated with extending health care benefits to same-sex couples. Most of these studies have examined the issue of extending health care benefits to gay men, given the risk of HIV. The City of San Francisco did the first such study, and has a long-standing policy that shows that their study actually over-estimated the costs. Lotus Corp., Levi Strauss, the University of Ohio and the University of Iowa also have done studies that demonstrate that the cost is negligible. The report by the University of Iowa is most widely distributed, and its data is based upon San Francisco's cost estimations.

The following table provides the statistics used in computing the projected costs, and the assumptions upon which these statistics are based.

Statistic	Description
1.8%	percentage of the national population live in same-sex relationships from census data
0.9%	of these are gay males (assuming an equal division between lesbian and gay male households)
2900	approx. number of full time employees at CMU (I called public relations for this number -- increasing this number has very little effect because of the small numbers below)
1.9%	high-end utilization of DP benefits by same-sex couples based upon experience of companies and municipalities that offer benefits
0.9%	mid-range utilization of DP benefits by same-sex couples based upon experience of companies and municipalities that offer benefits
55	number of same-sex couples utilizing benefits (high end)
26	number of same-sex couples utilizing benefits (mid range)
28	number of gay male couples utilizing benefits (high end with above assumption of equal number of gay male/lesbian couples)
13	number of gay male couples utilizing benefits (mid range with above assumption of equal number of gay male/lesbian couples)
20%	Scientific data from the Pitt Men's Study on the HIV infection rate among gay and bisexual men in the greater Pittsburgh area
<2%	rate of seroconversion from HIV- to HIV+ among sexually active gay men in Pittsburgh (source: Pitt Men's Study)
13%	AZT use among HIV-positive in San Francisco that did not have stage 4 infection (AIDS)
$3200	annual cost of AZT
$75,000	life-time cost associated with HIV (U.S. Department of Health and Human Services)
$65000	average life-time health coverage costs of person that dies from AIDS based upon 10,483 cases of AIDS covered by Empire Blue Cross/Blue Shield

For Carnegie Mellon:
MEDIUM RANGE UTILIZATION
(assumes average life-time cost of $65,000)

per person cost of AZT per month for entire population of Pittsburgh
.009 X .2 X .13 X $ 3200 / 12 = $0.06 per month
per person cost of health care per month for entire population of Pittsburgh
.009 X .2 X .02 X $65000 / 12 = $0.195 = (approx.) $0.20

Total cost per active CMU employee per month of AZT and active HIV cases = $0.26

Total cost per year = 0.26 X 2900 X 12 = $9,620

stated otherwise:
total cost of AZT per year for HIV positive gay male partners of CMU employees
13 X .2 X .13 X $ 3200 = $ 1,081.60
total lifetime cost per year for HIV infected gay male partners of CMU employees
13 X .2 X .02 X $65000 = $ 3,380.00
total annual cost = $ 4,461.60

HIGH END UTILIZATION
(assumes average life-time costs of $75,000)

per person cost of AZT per month for entire population of Pittsburgh
.019 X .2 X .13 X $ 3200 / 12 = $0.13 per month
per person cost of health care per month for entire population of Pittsburgh
.019 X .2 X .02 X $75000 / 12 = $0.48

Total cost per active CMU employee per month of AZT and active HIV cases = $0.61

Total cost per year = 0.61 X 2900 X 12 = $21,228

stated otherwise:
total cost of AZT per year for HIV positive gay male partners of CMU employees
28 X .2 X .13 X $ 3200 = $ 2,329.60
total lifetime cost per year for HIV infected gay male partners of CMU employees
28 X .2 X .02 X $75000 = $ 8,400.00
total annual cost = $ 10,729.60

Costs of Other Medical Conditions

Disease	Cost	Notes
heart disease	$ 30,000	heart by-pass
cancer	$ 29,000	lung cancer
stroke	$ 22,000	
injuries	$570,000	life-time quadriplegia
HIV	$ 75,000	life-time costs
alcoholism	$250,000	liver transplant
drug abuse	$ 63,000	5 year period
maternity	$ 4,334	average U.S. cost for hospital delivery
low birth weight	$ 10,000	

The Source for this data is a report from the U.S. Department of Health and Human Services (1992)

To put this data in perspective, the leading cause of death in Pennsylvania is heart disease which accounts for 42.5% of the deaths. There were 48,081 deaths from heart disease in Pennsylvania in 1988. Cancers and strokes are the next two leading causes of death. In 1988, 28,453 people died from cancer and 8,076 died from stroke. By comparison, in the period from January 1, 1981 to February 3, 1992, only 3,927 people have died in Pennsylvania from AIDS. Of these deaths , 442 were in Allegheny County[5].

[5]Sources: Pennsylvania Abstracts (1992) and the U.S. Department of Health and Human Services.

Appendix II: Effect on CMU Employees

A group of staff and faculty members have been active in exploring domestic partner benefits for the past several years. This informal group keeps in contact through a computer mailing list. In order to assess the effect on Carnegie Mellon employees, Scott Safier conducted an informal survey of people on this mailing list. This survey sought to discover how the current domestic partner benefits are being utilized by CMU employees, and how future benefits might be utilized.

The survey asked members of the mailing list if they were or were not currently registered, what benefits were being used, and how this status may change if health and tuition benefits were added to CMU's domestic partners package. 13 people responded to the survey. The results are summarized in the two tables below. The first table summarizes the responses from employees with partners currently registered with Human Resources. The second table summarizes the responses from people who would enroll domestic partners if medical or tuition benefits were extended.

	Same-sex domestic partners	**Opposite-sex domestic partners**
Registered with human resources	4	3
use gym benefits	0	3
use library benefits	1	3
uses university discounts	0	1
uses university shuttle	1	0
would use health benefits	3	2
would use tuition benefits	2	1

Notes

All of the people currently registered with Human Resources who would use health care benefits would shift from *individual* to *individual+spouse*.

One person indicated that their partner would probably only use the dental and vision benefits, and not the medical benefits.

	Same-sex domestic partners
not registered	6
would register if health care benefits were offered	6
shift from individual to individual+spouse	4
shift from individual to opt-out	2
would register if tuition benefits were offered	2

Notes

No opposite-sex domestic partners who are currently not registered responded to the survey. This is not surprising, since people self-enroll to be on the domestic partner mailing list .

Two same-sex couples indicated that they are both employed at Carnegie Mellon. If medical benefits were offered, one partner would opt-out of medical coverage, and the other would enroll as an *individual+spouse*.

The survey also asked participants for their personal comments. These are included, unedited, below.

DP currently has health benefits through her job, but we'd like the option if her situation changes.

Under the current discriminatory practices my partner cannot get spousal health benefits. As a result we are faced with a $4,000 dentist bill. Under the Prudential extended dental coverage offered by the Flex benefits this amount would be drastically reduced.

Both my partner and I would really like to see these benefits in the near future. With the wave of DP benefits passing through the nation, I hope that CMU will hop on soon.

DP has no health coverage, and with they types of jobs he is qualified to do, it's unlikely he will be provided with health coverage. With his close-to-minimal wage salary, we'll never be able to afford Blue Cross out-of-pocket.

All we want is to get a physical and be able to see a doctor when the inevitable flu season strikes. He's young (25), healthy and has no pre-existing medical problems. So what's the big deal if he's on my policy?

If these benefits were instituted my partner and I would enroll each other as domestic partners. Who knows what the future will bring to our employment situation.

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well, we would most definitely take advantage of them (health and tuition benefits), but as a couple of staff members. This might also give one of us the freedom to go back to school or stop working for a while.

I am really tired of CMU saying "we're on the cutting edge" and yet "we are doing what we can **on this issue**". It angers me that other academic institutions have found dp health benefits not to be cost prohibitive, yet CMU continues to drag its feet. If they don't really believe in the importance of domestic partnerships, why don't they say so? At least that way we know where they stand!

I just went through the process of registering my domestic partner at the CMU benefits office, and I found the office personnel to be less than helpful. Apparently there was only one person who knew how to register a domestic partner, and when she was unavailable there was nobody to answer my questions. More benefits office personnel need to be trained to handle requests for domestic partner registration.
Also, the forms themselves are inaccurate and confusing. Now that Benefits has moved to the Craig Street office, the address given on the forms is incorrect. Nowhere on the forms does the correct address appear, and it is unclear whether forms may be returned by Campus Mail or whether a personal appointment is necessary. Also, nowhere on the forms or instructions is the name of the one person in the Benefits Office who knew how to register a domestic partner.
I wanted to register in order to demonstrate that even these few token benefits are a necessary step towards equality in pay and benefits for lesbian and gay employees. However, the unnecessarily complicated registration process, the inept Benefits Office Staff, and the puny benefits my partner and I will receive, make this symbolic gesture almost totally empty.
I am glad that CMU is beginning to act towards recognizing the needs of lesbian and gay employees, but we have a long way to go before the "Statement of Assurance" rings true in terms of non-discrimination in benefits. I was especially disturbed to find that I could not take days off to care for my lover if she became ill, as was announced in the 1993 Family and Medical Leave Act -- but I *was* allowed, with domestic partner benefits, to take time off to mourn her death. Doesn't this send a message to lesbian and gay employees, something like "the only good domestic partner is a dead one?"

Appendix III: Utilization of Benefits

Organization	Total Employees	Total Registered	Total Same-Sex Registration
American Friends Service Committee	350	5	
American Psychological Association	1500	10	5
Apple Computer	9000	45	45
Ben and Jerry's	300	15	1
Berkeley	1475	116	19
Levi Strauss[6]	23000	138	138
Lotus Development	3100	12	12
Montefiore Medical Center (New York)	4500		14
San Francisco	31000	594	594
Santa Cruz	700	20	3
Stanford University	11,000	28	28

[6] Approximate enrollment. Enrollment is 0.6%.

Seattle[7]	10000	412	125
West Hollywood	175	5	
University of Chicago	6400	25	25
University of Pittsburgh	7500	20	20
Village Voice	226	15	5

[7] Of the 412 enrollees, 230 have applied for medical benefits

Appendix IV: Companies, Municipalities and Universities with Domestic Partnership Plans

Note: Every institution listed below requires some form of registration for domestic partners before benefits are granted. If this is not true, please tell me. The (R) in the public sector plans means that there is some form of registration granted to non-employees. (For example, Cambridge lets city residents who are not employees register in order to get access to school records of the partner's children.) Note that in many cases when the plan is identical to that provided to spouses, not all aspects may be listed.

For example, if company X announces equality of benefits, the press release may not say specifically "medical, dental, life insurance, relocation, and adoption benefits" or may not say that the company does not have a legal plan for any employees. A "(=)" means the rest of the notations are interesting but not really important (except for "(O)").

Public Sector Plans

Key:

(A) Access to school records
(B) Bereavement and family leave policies
(C) County plan
(c) City plan
(D) Dental Insurance Only
(f) Family leave policy for domestic partners is same as married partners under the Family Medical Leave Act
(f-) two different policies exist for family leave
(M) Medical Benefits
(P) Parenting leave
(p) Pension benefits
(R) Registration of partnership
(r) use of recreational areas
(S) Sick Leave
(s) State Plan
(T) Tax benefits for companies in the city which recognize DPs
(V) visitation in prisons, hospitals, etc.
(=) no benefits available to spouses are excluded
(-) some benefits available to spouses are excluded
(?) specifics of plan unknown
[n] number of employees

Government	Benefits Key
Alameda, CA	(c) (B) (S)
Ann Arbor, MI	(c) (B) (S)
Atlanta, GA	(c) (R)
Austin, TX	(c) (S) (M)
Bay Area Rapid Transit [2,600]	(B) (M)
Berkeley, CA [1,550]	(c) (R) (B) (P) (S) (M)
Boston, MA	(B)
Burlington, VT	(c) (?)

Cambridge, MA	(c) (A) (B) (M) (P) (=)
Chicago, IL	(c) (B)
East Lansing, MI	(c) (B) (S) (M)
Ithaca, NY	(c) (R)
Laguna Beach, CA [560]	(c) (R)
Los Angeles, CA [46,000]	(c) (B) (S)
Madison, WI	(c) (R) (B) (S)
Marin County, CA	(C) (?)
Massachusetts [23,800]	(s) (B) (V)
Minneapolis, MN [6,000]	(c) (R) (B) (S) (M)
New Orleans, LA	(c) (M) (R)
New York, NY [417,000]	(c) (B) (M) (P) (R)
Oak Park, Il	(c) (?)
Ontario Canada	(M) (p)
Ottawa, Canada	(?)
San Francisco, CA [23,000]	(c) (R) (M)
San Mateo County, CA	(C) (S) (D)
Santa Cruz, CA [650]	(c) (B) (S) (M)
Seattle Metro [4,000]	(C) (B) (S) (M) (=)
Seattle, WA [11,000]	(c) (B) (S) (M)
Shorewood Hills, WI	(c) (r)
Takoma Park, MD	(c) (B) (S)
Toronto, Ontario	(?)
Travis County, TX	(C) (B) (R) (S)
Washington, DC [48,000]	(c) (M)
West Hollywood, CA [125]	(c) (R) (B) (S) (M)
West Palm Beach, FL	(c) (B)
Yukon Territory	(?)

A 1991 ruling by a British Columbia court extended Canada's National Health Insurance to same-sex partners. A 1992 court order granted medical and pension benefits to employees of the Ontario government.

Private Sector Plans

Key:

(A) Adoption benefits
(B) Bereavement and family leave policies
(b) Child care
(C) COBRA benefits
(D) Dental Insurance
(f) Family leave policy for domestic partners is same as married partners under the Family Medical Leave Act
(f-) two different policies exist for family leave
(L) Dependent Life Insurance
(M) Medical Benefits
(P) Parenting leave
(r) use of health and fitness programs
(R) relocation policy
(S) Sick Leave
(U) Policy derived from collective bargaining
(v) Vision medical insurance included
(O) benefits offered to same-sex and opposite-sex couples
(=) no benefits available to spouses are excluded
(-) some benefits available to spouses are excluded
(?) specifics of plan unknown
[n] number of employees

Company	Benefits
AMTRAK	(?)
ASK Software Corp. (Ingres, Data 3) [2,058]	(M) (O) (f)
Adamation Inc., Oakland CA [10]	(O)
American Automobile Association [3,200]	(?)
American Civil Liberties Union, San Francisco Office	(?)
American Friends Service Committee [350]	(?)
American Psychological Association [1,500]	(?)
Apple Computer, Inc. [11,500]	(M) (A) (B) (b) (C) (D) (f) (O) (P) (R) (r) (S) (v)
Autodesk	(M) (B) (C) (D) (f) (R) (=)
Banyan Systems	(M) (C) (D)
Ben & Jerry's [300]	(?) (=)
Beth Israel Medical Center, New York	(?)
Blue Cross/Blue Shield of Mass	(M) (O)
Borland [986]	(D) (M)
Boston's Children's Hospital	(D) (L) (M) (f) (=)
Boston Hotel Workers Union	(?)
Boston Globe [3445]	(M) (B)
Cadance	(D) (M) (v) (O)
Canadian Press/Broadcast News [440]	(B) (D) (M) (U)
Chiron Corp	(D) (M)
Columbia University clerical workers, NYC	(B) (U)
Committee of Interns and Residents Staff Union, NYC	(U)
Consumers United Insurance Company [15]	(?)

DEC-Belgium	(D) (M) (O) (-)
Episcopal Church of Newark	(M)
Frame Technology [303]	(D) (M) (O)
Fred Hutchinson Cancer Research Center (Seattle)	(M)
Greenpeace	(?)
Group Health Cooperative (Seattle) [9000]	(M)
HBO [1600]	(M) (?)
Human Rights Campaign Fund	(?)
IDG [530]	(M) (f)
Interleaf [800]	(D) (M) (=)
Kaiser Permanente	(M) (?) (U pending)
KQED, San Francisco	(M)
Lambda Legal Defense & Education Fund	(?)
Levi Strauss and Company [31,000]	(B) (U) (L) (M) (=)
Lotus Development Corporation [3,500]	(B) (M) (R) (=)
MCA [18,000]	(M) (C)
Microsoft [12,000]	(M) (R) (S)
Milbank, Tweed, Hadley & McCloy	(M)
Minnesota Public Radio [218]	(?)
Montefiore Medical Center, New York City	(?)
Mt. Sinai Hospital Nurses, New York City	(B) (U)
Museum of Modern Art, New York City	(B) (U)
NYNEX workers (NY/NJ telephone company) [93,800]	(U)
National Organization for Women	(?)
NeXT Computer Inc	(M)
National Public Radio	(M) (=)
Oil Chemical and Atomic Workers (several locals in NY and elsewhere)	(U)
Oracle	(C) (D) (M) (v)
Orrick, Herrington & Sutcliffe (law firm) [761] (M)	
Planned Parenthood	(D) (M) (?)
Quark, Inc. [375]	(M)
Santa Cruz Operation [1,300]	(O)
Sears (Canada)	(M) (=)
Seattle Mental Health Institute	(M)
Seattle Public Library	(M)
Seattle Times [2500]	(M) (D) (F)
Segal Company (consulting firm)	(M)
San Francisco Giants	(M)
Silicon Graphics Inc. [3100]	(A) (B) (D) (M) (R) (=)
Sun Microsystems [11,000] (7/93)	(B) (D) (M) (O)
Sybase [2100]	(B) (D) (M) (O) (P) (R)
Thinking Machines [500]	(M) (B) (D) (v) (R)
Viacom [5,000]	(M) (C?)
Unitarian Universalist Association	(?)
Unitarian Universalist Service Committee	(?)
Village Voice newspaper [226]	(M)
Warner Bros.	(M)
WGBH [800]	(M)
WQED , Pittsburgh Public Television	(M) (=)

Woodward and Lothrop Department Stores [16,000]	(?)

Colleges and Universities

Key:

(B) Bereavement and Sick Leave
(c) child care
(F) Faculty/staff only
(f) Family leave policy for domestic partners is same as married partners under the Family Medical Leave Act
(f-) two different policies exist for family leave
(H) Student housing only
(h) Home purchase loan
(I) informal policy -- not in writing
(ID) issues university identification
(P) pension plan
(M) offers medical benefits
(T) tuition waiver
(O) benefits offered to same-sex and opposite-sex couples
(S) students only
(=) no benefits available to spouses are excluded
(-) some benefits available to spouses are excluded
(?) specifics of plan unknown
[m/n] number of faculty/students

Institution	Benefits
Albert Einstein College of Medicine	(?)
Bowdoin College	(H) (S) (P)
Brown University	(S) (P) (M) (D)
Carnegie Mellon University [616/5000]	(ID) (B) (f-) (O) (-)
Clark University	(B) (D) (M) (T)
Colby College, ME [140/1880]	(ID) (T)
Columbia University [medical benefits 1/94]	(H) (ID) (M) (P)
City University of New York	(M) (B) (S) (f+)
Cornell University (announced)	(?)
Dartmouth College [proposed only 8/10/93]	(M)
DeAnza Community College	(M)
Georgia State University [746/24247]	(S) (P)
Grinnell College, IA [131/1291]	(H)
Harvard Law School	(H)
Harvard University	(M)
Ithaca College	(H)
Middlebury College	(M) (O) (=)
MIT [1000/9564]	(F) (f) (M)
Moorehead State University	(P)
New York University	(M) (P)
North Dakota University [532/9711]	(H) (S)
Northeastern [effective 1/94]	(M)

Oberlin College, OH [185/1783]	(ID) (T)
Occidental College, CA [125/1680]	(ID) (T)
Ohio State University [3097/51,000]	(B) (P)
Pitzer College [80/750]	(F) (M)
Ponoma College	(F) (ID) (h) (M) (T) (=)
Princeton University [671/6200]	(ID) (H) (M 7/94)
Rutgers University [1964/48,000]	(ID) (?)
Simmons College	(M) (?)
Smith College	(M) (?)
SUNY at Purchase, NY [129/2999]	(H)
Stanford University [650/6500]	(S) (ID) (M) (D)
Swarthmore College [135/1320]	(ID) (T)
Swathmore College [135/1320]	(M) (?)
Union Theological Seminary	(H) (S) (P)
University of British Columbia	(M)
Univ. of CA at Irvine [957/15,776]	(ID)
Univ. of CA at Santa Cruz [405/2036]	(ID)
Univ. of Chicago, IL [120/9000]	(ID) (F) (H) (M) (T)
Univ. of Colorado [4500/41,689]	(ID) (H) (M) (S)
Univ. of Iowa [1600/28,000]	(M)
Univ. of Michigan [3035/42,673]	(ID) (S) (P)
University of Minnesota	(B) (c) (M*) (P)
University of New Brunswick	(M)
University of New Mexico	(B) (M) (T) (=)
University of Pennsylvania	(M) (P) (T)
Univ. of Pittsburgh, PA [3447/34,336]	(ID) (B) (T) (-)
University of Toronto	(ID) (M) (D) (T)
Univ. of Texas [9967/145,655]	(ID)
University of Vermont	(M)
University of Waterloo	(M)
University of Windsor	(M) (T)
University of Wisconsin [7200/162,330]	(H)
Wesleyan University [284/1833]	(ID) (T) (H) (M) (D)
Wilfred Laruer University	(M) (T)
Williams College	(?)
Wright State University	(B) (M,S)(ID)
Yale University [2239/9800]	(ID) (I)
York University	(M)

(*) The University of Minnesota was unable to get an insurance carrier to write policies for domestic partners. The University has instead issued stipends of up to $2500 to apply toward the purchase of individual health and dental insurance policies.

Appendix V: Employer Plans

	Year Implemented	Same-Sex Only	Total Employees	Enrollment Shift	Premium Increase
UNIVERSITIES & HOSPITALS					
Chicago	1993	yes	6,060	0.1%	no a
Children's (Boston)	1992	yes	4,300	0.4%	mixed b
Harvard	1993	yes	10,400	note c	no
Iowa	1993	yes	8,000	0.2%	no a
Montefiore (New York)	1991	yes	8,500	0.3%	no
Stanford	1993	yes	9,760	0.2%	yes
MUNICIPALITIES					
Berkeley, CA	1985	no	1,475	7.9%	no
Cambridge, MA	1993	no	900	1.9%	no
San Francisco, CA	1991	no	32,500	0.5%	no
Santa Cruz, CA	1986	no	700	2.8%	no a
Seattle, WA	1990	no	10,000	2.8%	no
COMPANIES					
Ben & Jerry's	1989	no	350	4.0%	no
International Data Group	1993	no	1,500	2.3%	no a
Levi Strauss	1992	no	23,000	0.6%	yes
Lotus	1991	yes	3,100	0.4%	yes
The Village Voice	1982	no	230	7.8%	no

Average: Same-sex only	0.3%
Average: Same & opposite-sex	3.4%

Notes:
a Self-insured, not offered under HMO plans.
b Offers four plans, only one increased premiums.
c Harvard shift data not yet available.

All data provided by Harvard University.