

# 2023 Imputed Income for Domestic Partner & Domestic Partner's Child(ren)

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
<b>Medical</b>	<b>United Healthcare (UHC) - Traditional PPO</b>					
Employee Only	\$777.98	\$249.10	\$528.88	\$249.10	\$0.00	N/A
Employee + Spouse	\$1,750.47	\$560.49	\$1,189.98	\$560.49	\$0.00	N/A
Employee + Child(ren)*	\$1,487.31	\$476.23	\$1,011.08	\$476.23	\$0.00	N/A
Employee + Family	\$2,528.45	\$809.60	\$1,718.85	\$809.60	\$0.00	N/A
Employee + DP	\$1,750.47	\$560.49	\$1,189.98	\$249.10	\$311.39	\$661.10
Employee + DPC	\$1,487.31	\$476.23	\$1,011.08	\$249.10	\$227.13	\$482.20
EE + DP + DP's Child(ren)	\$2,528.45	\$809.60	\$1,718.85	\$249.10	\$560.50	\$1,189.97
EE + EE's Child + DP (+ DPC)**	\$2,528.45	\$809.60	\$1,718.85	\$476.23	\$333.37	\$707.77
EE + RDPC + RDP***	\$2,528.45	\$809.60	\$1,718.85	\$476.23	\$333.37	\$707.77

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
<b>Medical</b>	<b>United Healthcare (UHC) – HSA PPO</b>					
Employee Only	\$577.98	\$0.00	\$577.98	\$0.00	\$0.00	N/A
Employee + Spouse	\$1,300.45	\$136.53	\$1,163.92	\$136.53	\$0.00	N/A
Employee + Child(ren)*	\$1,098.14	\$96.08	\$1,002.06	\$96.08	\$0.00	N/A
Employee + Family	\$1,878.43	\$246.52	\$1,631.91	\$246.52	\$0.00	N/A
Employee + DP	\$1,300.45	\$136.53	\$1,163.92	\$0.00	\$136.53	\$585.94
Employee + DPC	\$1,098.14	\$96.08	\$1,002.06	\$0.00	\$96.08	\$424.08
EE + DP + DP's Child(ren)	\$1,878.43	\$246.52	\$1,631.91	\$0.00	\$246.52	\$1,053.93
EE + EE's Child + DP (+ DPC)**	\$1,878.43	\$246.52	\$1,631.91	\$96.08	\$150.44	\$629.85
EE + RDPC + RDP***	\$1,878.43	\$246.52	\$1,631.91	\$96.08	\$150.44	\$629.85

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
<b>Medical</b>	<b>Kaiser HMO California</b>					
Employee Only	\$566.40	\$193.95	\$372.45	\$193.95	\$0.00	N/A
Employee + Spouse	\$1,246.08	\$426.70	\$819.38	\$426.70	\$0.00	N/A
Employee + Child(ren)*	\$1,076.17	\$368.51	\$707.66	\$368.51	\$0.00	N/A
Employee + Family	\$1,812.49	\$620.65	\$1,191.84	\$620.65	\$0.00	N/A
Employee + DP	\$1,246.08	\$426.70	\$819.38	\$193.95	\$232.75	\$446.93
Employee + DPC	\$1,076.17	\$368.51	\$707.66	\$193.95	\$174.56	\$335.21
EE + DP + DP's Child(ren)	\$1,812.49	\$620.65	\$1,191.84	\$193.95	\$426.70	\$819.39
EE + EE's Child + DP (+ DPC)**	\$1,812.49	\$620.65	\$1,191.84	\$368.51	\$252.14	\$484.18
EE + RDPC + RDP***	\$1,812.49	\$620.65	\$1,191.84	\$368.51	\$252.14	\$484.18

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
<b>Medical</b>	<b>Kaiser HMO Hawaii</b>					
Employee Only	\$603.08	\$193.21	\$409.87	\$193.21	\$0.00	N/A
Employee + Spouse	\$1,206.16	\$386.41	\$819.75	\$386.41	\$0.00	N/A
Employee + Child(ren)*	\$1,085.55	\$347.77	\$737.78	\$347.77	\$0.00	N/A
Employee + Family	\$1,809.25	\$579.62	\$1,229.63	\$579.62	\$0.00	N/A
Employee + DP	\$1,206.16	\$386.41	\$819.75	\$193.21	\$193.20	\$409.88
Employee + DPC	\$1,085.55	\$347.77	\$737.78	\$193.21	\$154.56	\$327.91
EE + DP + DP's Child(ren)	\$1,809.25	\$579.62	\$1,229.63	\$193.21	\$386.41	\$819.76
EE + EE's Child + DP (+ DPC)**	\$1,809.25	\$579.62	\$1,229.63	\$347.77	\$231.85	\$491.85
EE + RDPC + RDP***	\$1,809.25	\$579.62	\$1,229.63	\$347.77	\$231.85	\$491.85

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
<b>Dental</b>	<b>Delta Dental PPO</b>					
Employee Only	\$51.06	\$0.00	\$51.06	\$0.00	\$0.00	N/A
Employee + Spouse	\$96.35	\$14.40	\$81.95	\$14.40	\$0.00	N/A
Employee + Child(ren)*	\$130.81	\$25.36	\$105.45	\$25.36	\$0.00	N/A
Employee + Family	\$178.15	\$40.42	\$137.73	\$40.42	\$0.00	N/A
Employee + DP	\$96.35	\$14.40	\$81.95	\$0.00	\$14.40	\$30.89
Employee + DPC	\$130.81	\$25.36	\$105.45	\$0.00	\$25.36	\$54.39
EE + DP + DP's Child(ren)	\$178.15	\$40.42	\$137.73	\$0.00	\$40.42	\$86.67
EE + EE's Child + DP (+ DPC)**	\$178.15	\$40.42	\$137.73	\$25.36	\$15.06	\$32.28
EE + RDPC + RDP***	\$178.15	\$40.42	\$137.73	\$25.36	\$15.06	\$32.28

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
Vision	<b>Vision Service Plan (VSP) - VSP Core</b>					
Employee Only	\$6.81	\$0.00	\$6.81	\$0.00	\$0.00	N/A
Employee + Spouse	\$10.32	\$0.74	\$9.58	\$0.74	\$0.00	N/A
Employee + Child(ren)*	\$10.51	\$0.78	\$9.73	\$0.78	\$0.00	N/A
Employee + Family	\$16.96	\$2.14	\$14.82	\$2.14	\$0.00	N/A
Employee + DP	\$10.32	\$0.74	\$9.58	\$0.00	\$0.74	\$2.77
Employee + DPC	\$10.51	\$0.78	\$9.73	\$0.00	\$0.78	\$2.92
EE + DP + DP's Child(ren)	\$16.96	\$2.14	\$14.82	\$0.00	\$2.14	\$8.01
EE + EE's Child + DP (+ DPC)**	\$16.96	\$2.14	\$14.82	\$0.78	\$1.36	\$5.09
EE + RDPC + RDP***	\$16.96	\$2.14	\$14.82	\$0.78	\$1.36	\$5.09

	Total Monthly Rate	Employee Monthly Contributions	Employer Monthly Cost	Pre-Tax Employee Contributions	Post-Tax Employee Contributions	Imputed Income From Employer Contribution
Vision - Buy-Up	<b>Vision Service Plan (VSP) - VSP Buy-Up</b>					
Employee Only	\$16.19	\$6.25	\$9.94	\$6.25	\$0.00	N/A
Employee + Spouse	\$24.52	\$10.00	\$14.52	\$10.00	\$0.00	N/A
Employee + Child(ren)*	\$24.98	\$10.20	\$14.78	\$10.20	\$0.00	N/A
Employee + Family	\$40.30	\$17.10	\$23.20	\$17.10	\$0.00	N/A
Employee + DP	\$24.52	\$10.00	\$14.52	\$6.25	\$3.75	\$4.58
Employee + DPC	\$24.98	\$10.20	\$14.78	\$6.25	\$3.95	\$4.84
EE + DP + DP's Child(ren)	\$40.30	\$17.10	\$23.20	\$6.25	\$10.85	\$13.26
EE + EE's Child + DP (+ DPC)**	\$40.30	\$17.10	\$23.20	\$10.20	\$6.90	\$8.42
EE + RDPC + RDP***	\$40.30	\$17.10	\$23.20	\$10.20	\$6.90	\$8.42

Notes:

DPC = Domestic Partner's Child(ren); RDP = Registered Domestic Partner; RDPC = Registered Domestic Partner's Child(ren); Registration must be at state level.

Employer contributions attributable to coverage of a DP and/or DP's child(ren) must be imputed as income at the federal level; employee contributions for a DP and/or DPC's coverage can only be made with post-tax dollars.

Imputed income does not apply at the federal or the state level for children of a Registered Domestic Partner.

The Imputed Income amount = the Fair Market Value (FMV) of the DP's coverage which can be calculated as the incremental increase of adding the additional non-tax qualified dependent.

This table assumes that the Employee's DP/RDP and DPC are not qualified dependents of the Employee as defined in Section 152 of the IRC.

## U.S. Benefits

\*Mix of EE's and RDP's children.

\*\*Adding a DPC has no additional monetary effect.

\*\*\*RDP's child has same tax treatment as EE's child.

This worksheet is intended to be illustrative and not to be construed as tax advice or interpretation of the IRC Tax Code. Each client should seek specific tax advice from their tax accountants and/or tax attorneys.



