

Frequently Asked Questions Legally Domiciled Adult (LDA) Benefits Eligibility

What is LDA eligibility?

An eligible employee may enroll an individual over age 18 who shares a primary residence with the employee throughout the benefits coverage period, and either qualifies as a domestic partner or as a dependent under Section 152 of the Internal Revenue Code.

What criteria must an individual meet to qualify as a domestic partner?

An individual qualifying as a domestic partner must be over age 18; has been sharing a primary residence with the employee at least six (6) months; remains a member of the employee's household throughout the coverage period; intends to remain in the partnership indefinitely; is not married to anyone; is not related to the employee by blood; and, is not eligible for Medicare benefits.

What criteria must an individual meet to qualify as a dependent relative?

An individual qualifying as a dependent relative must be over age 18; has been sharing a primary residence with the employee at least six (6) months; remains a member of the employee's household throughout the coverage period; meets the definition of the employee's tax dependent as defined by Section 152 of the Internal Revenue Code; and is not eligible for Medicare.

Is there a limit on the number of individuals that an employee may designate as an LDA?

Yes. Employees are limited to one LDA on any of their medical, dental, or vision benefits at any given time.

Which benefits are covered by LDA eligibility?

Medical, dental, and vision coverage are the only benefits for which an LDA may be eligible.

What must an employee and individual do to apply for LDA eligibility?

The employee and individual must complete the LDA Affidavit in printed ink and send the original signed copy to the benefits unit of the human resources office by U.S. Mail to: Loyola University Maryland, Human Resources Office, Benefits Unit, 4501 N. Charles Street, Baltimore, Maryland 21210-2699 or by interoffice mail at mail stop # 5000YK. Fax and email copies are not acceptable. The completed LDA Affidavit must be accompanied by a recent tax return showing the LDA is being claimed as a dependent under IRS Code Section 125, otherwise the benefits will be taxed as income.

When can an employee and individual apply for LDA eligibility?

The eligible employee and individual may apply during the annual open enrollment period, or within the first 30 days of their employment with the University.

Who can I contact for answers to additional questions?

You can contact the benefits unit of the benefits unit in human resources at 410 617-1365 for answers to additional questions.