

Blue Cross

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However, Liz Dayan, a New York City based benefits consultant has found that "coverage for gay and lesbian domestic partners has in many cases been less expensive...because they tend to be younger and less likely to have a pregnancy."

Back home, Blue Cross/Blue Shield of Vermont has been studying the cost effectiveness of domestic partner benefits by issuing a rider for groups in its Cost-Plus program. According to Saudek, they have found "no negative impacts". The eligibility criteria that two applicants, or "parties", must meet in order to qualify as domestic partners include being the "sole domestic partner of the other", "at least eighteen years of age", sharing "a common legal residence" and having shared this residence for at least six months, not being married to anyone else or being related to a degree that would make marriage illegal, be "jointly

responsible for basic living expenses", and "in a relationship of mutual support, caring, and commitment and intend to remain in such a relationship in the indefinite future."

In reaction to more stringent criteria set by other employers and insurance companies, such as Middlebury College's policy which differentiates between jointly owning a home and jointly renting a residence, Saudek said, "Basically, we are not asking for anything that we would not ask of married partners." In order to qualify, the parties must also attest that "neither party filed a Termination of Domestic Partnership within the preceding nine months." The nine months, according to Saudek, is similar to the time taken to get a divorce. This is another example of how Blue Cross/Blue Shield of Vermont has designed its domestic partnership policy to be similar to legal marriage.

Studies show that only a small percentage of those eligible for domestic partnership benefits usually opt for them. The reasons may include the tax that must be paid to the Internal Revenue Service for the value of the benefit since it is considered income, or the fact that the partner may already be covered by his or her own insurance policy. Although specific figures were not available, Saudek felt that the percentage of eligible employees who accept the benefit will be "relatively higher" at Blue Cross/Blue Shield of Vermont since "the coverage is so rich, so good, many who can choose it, will."

Another reason often cited as to why many do not want to sign the appropriate legal documents in order to receive the benefit is a want, or need, not to divulge his or her sexual orientation to the employer. This is an issue at Blue Cross/Blue Shield of Vermont since such paperwork is kept as part of the personnel file. Although this file is considered

"limited access", any supervisor, including those checking on internal job candidates, would be able to acquire information on an employee's sexual orientation. Saudek said that they are considering "keeping these files, benefits documents, separately because of this issue." They will probably take on such a project, Saudek admitted in a recent phone interview, but it is only being considered at the moment.

Saudek painted a very simple picture in describing the process of adding these benefits. "Some of our customers asked for it. Some of our employees asked for it...The suggestion was made and (the policy was) adopted. There was no negative discussion." Does Blue Cross/Blue Shield have any regrets concerning this change? Saudek said that it was "the right response for changing times."

103rd Congress Voting Record

The following scoring is based on the NGLTF's rating of U.S. Senators and Representatives votes on key issue of concern to lesbians and gay men during the 103rd session of Congress.

Vermont: Patrick Leahy (D) 100%
James Jeffords (R) 78%
Bernard Sanders (I) 100%

Maine: William Cohen (R) 67%
George Mitchell (D) 89%
T. Andrews (D) 100%
Olympia Snowe (R) 29%

New Hampshire:
R. Smith (R) 11%
Judd Gregg (R) 33%
Zeliff (R) 0%
Swett (D) 43%

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