

## HOW DO I CERTIFY MY DEPENDENTS?

**STEP 1:** Review the list of the dependents you have enrolled and match each of them to a dependent type listed in the “Eligibility Rules and Documentation Required” section.

**STEP 2:** For each dependent type you will find the eligibility requirements and a list of document options required to verify that particular dependent type.

**STEP 3:** Once you have matched your dependents to types, gather all the necessary documents and forward them to the Dependent Verification Center by:

**Online Upload:** [www.yourdependentverification.com/plan-smart-info](http://www.yourdependentverification.com/plan-smart-info)

**Secure Fax:** 1-877-965-9555

**Mail:** Dependent Verification Center, P.O. Box 1414, Lincolnshire, IL 60069-1414

If you have questions or need assistance please call the Dependent Verification Center at 1-800-725-5810.

### DOCUMENTATION REQUIREMENTS AND THINGS TO REMEMBER

- **SEND COPIES ONLY!**
- Black out Social Security numbers appearing on any documents submitted.
- Only send the first page of your prior year federal tax return that shows your dependents.
- Black out all monetary amounts appearing on federal tax returns, for example earnings listed on your 1040 (SEE SAMPLE ATTACHED).
- Documents proving joint ownership are: mortgage statements, credit card statements, bank statements, and residential leasing agreements listing both parties' names. The joint ownership may be established prior to the current year; however, the statement provided must be issued within the last six months.
- Proof of marriage must be a government issued marriage license or marriage certificate including the date of your marriage. *A church issued marriage certificate will ONLY be accepted if the marriage occurred within the last 90 days; however, you will be required to provide a government issued marriage certificate at a later date.*
- Birth certificates must be government issued birth certificates listing parent names. *A hospital issued birth certificate will ONLY be accepted if the child's birth occurred within the last 90 days; however, you will be required to provide a government issued birth certificate at a later date.*

**VITAL RECORDS REQUEST:** Please order your documentation early in the verification process to ensure receipt. Some state and county offices can take from 4 weeks to 6 months to issue a vital record.

**PHOTOCOPYING VITAL RECORDS:** If photocopying of your vital record is prohibited, we recommend that you obtain the non-certified vital record and submit your documentation via the United States Postal Service.\*

**BIRTH CERTIFICATES LISTING PARENT NAMES:** Short form government issued birth certificates that do not contain parent names are not acceptable. Please obtain the long-form, including the parent names, the same used to obtain a passport.

\*Disclaimer: The above may not include all states/county practices.

## ELIGIBILITY RULES AND DOCUMENTATION REQUIRED

Below is a list of eligibility rules and documents required to verify your dependent(s). In some cases, at least TWO forms of documentation are required for dependents . Please read carefully.

ID	Dependent Type	Age	Eligibility Requirements
NS	<b>Newlywed Spouse</b>	Married 3 Months or Less	A person who is of the opposite sex of the employee who is recognized as the covered employee's husband or wife under the laws of the state where the covered employee lives and will specifically exclude a spouse by common-law marriage.

**Document Options for Verifying Eligibility:**

Non-Government Issued Proof of Marriage Only (Church Issued Marriage Certificate) and Affidavit of Spousal Surcharge

LS	<b>Legal Spouse</b>	N/A	A person who is of the opposite sex of the employee who is recognized as the covered employee's husband or wife under the laws of the state where the covered employee lives and will specifically exclude a spouse by common-law marriage.
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**Document Options for Verifying Eligibility:**

Government Issued Proof of Marriage, Affidavit of Spousal Surcharge and Federal Tax Return Issued Within the Last 2 Years

**OR**

Government Issued Proof of Marriage, Affidavit of Spousal Surcharge and Proof of Joint Ownership Issued Within the Last 6 Months

**OR**

Government Issued Proof of Marriage Only (If Married Within Last 12 Months) and Affidavit of Spousal Surcharge

NC	<b>Newborn Child</b>	Age 3 Months and under	Must be the employee's newborn child.
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**Document Options for Verifying Eligibility:**

Hospital Issued Birth Certificate Only

BC	<b>Biological Child</b>	Up to age 26	Must be the employee's biological child.
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**Document Options for Verifying Eligibility:**

Government Issued Birth Certificate Only

ID	Dependent Type	Age	Eligibility Requirements
DBC	<b>Disabled Biological Child</b>	Age 26 and over	<p>Must be the employee's biological child.</p> <ul style="list-style-type: none"> <li>• Must be unmarried</li> <li>• Must be financially dependent on the employee</li> <li>• Must be incapable of self-sustaining employment</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>  Government Issued Birth Certificate and Parent or Child Federal Tax Return Within the Last 2 Years or Current Proof of Residency</p>
AC	<b>Adopted Child</b>	Up to age 26	<p>Must be the employee's adopted child.</p> <p><b>Document Options for Verifying Eligibility:</b>  Adoption Placement Agreement and Petition for Adoption  <b>OR</b>  Adoption Certificate Only</p>
DAC	<b>Disabled Adopted Child</b>	Age 26 and over	<p>Must be the employee's adopted child.</p> <ul style="list-style-type: none"> <li>• Must be unmarried</li> <li>• Must be financially dependent on the employee</li> <li>• Must be incapable of self-sustaining employment</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>  Adoption Certificate and Parent or Child Federal Tax Return Within the Last 2 Years or Current Proof of Residency</p>
SC	<b>Step-Child</b>	Up to age 26	<p>Must be the employee's step-child.</p> <p><b>Document Options for Verifying Eligibility:</b>  Government Issued Birth Certificate, Government Issued Proof of Marriage, and Employee and Parent Federal Tax Return Within the Last 2 years  <b>OR</b>  Government Issued Marriage Certificate Only (if married in the last 12 months) and Government Issued Birth Certificate</p>
DS	<b>Disabled Step-Child</b>	Age 26 and over	<p>Must be the employee's step-child.</p> <ul style="list-style-type: none"> <li>• Must be unmarried</li> <li>• Must be financially dependent on the employee</li> <li>• Must be incapable of self-sustaining employment</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>  Government Issued Birth Certificate, Government Issued Proof of Marriage, and Parent or Child Federal Tax Return Within the last 2 years or Current Proof of Residency  <b>OR</b>  Government Issued Marriage Certificate Only (if married in the last 12 months) and Government Issued Birth Certificate</p>

ID	Dependent Type	Age	Eligibility Requirements
LW	<b>Legal Ward</b>	Up to age 26	Must be the employee's or employee's spouse's legal ward.
<p><b>Document Options for Verifying Eligibility:</b> Government Issued Birth Certificate and Proof of Custody</p>			
DW	<b>Disabled Legal Ward</b>	Age 26 and over	<p>Must be the employee's or employee's spouse's legal ward.</p> <ul style="list-style-type: none"> <li>• Must be unmarried</li> <li>• Must be financially dependent on the employee</li> <li>• Must be incapable of self-sustaining employment</li> </ul>
<p><b>Document Options for Verifying Eligibility:</b> Government Issued Birth Certificate, Proof of Custody, and Parent or Child Federal Tax Return Within the Last 2 Years or Current Proof of Residency</p>			
FC	<b>Foster Child</b>	Up to age 26	Must be the employee's foster child.
<p><b>Document Options for Verifying Eligibility:</b> Government Issued Birth Certificate and Court Ordered Document of Legal Custody</p>			
DFC	<b>Disabled Foster Child</b>	Age 26 and over	<p>Must be the employee's foster child.</p> <ul style="list-style-type: none"> <li>• Must be unmarried</li> <li>• Must be financially dependent on the employee</li> <li>• Must be incapable of self-sustaining employment</li> </ul>
<p><b>Document Options for Verifying Eligibility:</b> Government Issued Birth Certificate, Foster Care Letter of Placement Listing Employee, and Employee's or Child's Federal Tax Return Within the Last 2 Years or Current Proof of Residency</p>			

*The above benefit descriptions describe the plan(s) generally, and in summary form only. In the event of a conflict between what is stated in this document and the governing plan document(s), the plan document(s) will control.*