



Qualified Life Event Enrollments & Dependent Verification

Policy

Organizational Unit: US



OBJECTIVE

To establish the criteria for acceptable documents that are required to support qualified life events and the verification of dependents being added to an employee's benefit coverage in accordance with the plan.

POLICY

Eligibility: All regular, full-time employees whose normal work week is 25 or more hours per week and whose dependents meet the eligibility criteria as established in the benefit plan document.

Qualified Life Events

A qualified life event allows for an employee to have a special enrollment period where they can enroll or make changes to their healthcare coverage due to the qualified life event.

Employees applying for coverage as the result of a qualifying life event must provide valid supporting documentation demonstrating that the qualified life event occurred within the past 31 calendar days. If the employee is adding dependents, the employee will also be required to provide documentation that proves the dependent meets the eligibility criteria as indicated on the benefit plan document or under the Dependent Verification section of this policy.

The documentation should be uploaded during the enrollment process or provided to the local Talent & Culture team along with a completed Enrollment Form. If the enrollment is not completed or the enrollment form and supporting documentation is not received within 31 days of the qualifying life event date, it cannot be processed, and the employee will not be able to make any changes until the annual Open Enrollment period.



Acceptable Documents for a Qualified Life Event

Employees experiencing one of the following qualified life events must provide one of the documents listed under the type of life event unless otherwise specified.

Birth/Adoption/Legal Guardianship

- Birth Certificate
- Hospital document with the date of birth, and the names of the baby and its parents
- Court issued documents showing one of the following:
 - Legal guardianship naming you and/or your spouse as the child’s legal guardian or custodian. If guardianship is only under the spouse’s name, documents to verify the spouse as outlined under the Dependent Verification section will also need to be provided.
 - Responsibility for foster or placement for adoption, or requiring health insurance coverage for a dependent
 - Medical guardianship
- Dependency verification letter from an adoption agency

Marriage

- Marriage certificate
- Notarized affidavit of common law marriage

Legal Separation/Divorce

- Court issued legal separation document showing loss of coverage
- Court issued divorce decree showing loss of coverage
- Letter from insurer with name and last day of coverage
- Printout from a benefits administration website with name and last day of coverage
- Certificate of Creditable Coverage with name and last day of coverage

Loss of Coverage

- Letter from insurer with name and last day of coverage
- Printout from a benefits administration website with name and last day of coverage
- Certificate of Creditable Coverage with name and last day of coverage
- Letter from employer indicating reason for loss of coverage and last day of coverage
- COBRA “Notice of Eligibility” letter that shows the last day of employer coverage/COBRA start date
- COBRA “Termination of Coverage” letter that shows the last day of COBRA coverage

Gain Other Coverage

- Letter from insurer with name and start date of coverage
- Printout from a benefits administration website with name and start date of coverage
- Certificate of Creditable Coverage with name and start date of coverage
- Letter from employer indicating coverage and the start date of coverage

Dependent(s) Verifications

Employees are required to provide documentation that supports the relationship between the employee and the dependent to demonstrate that the dependent meets the eligibility criteria as indicated on the benefit plan document for the coverage they are enrolling in.

Acceptable Documents for Dependent Verifications

Spouse Verification Documents

For all spouse verifications, at least two forms of documentation are required. One document to verify the relationship initially existed (proof of relationship) and the second to verify the relationship still exists (e.g., proof of financial interdependency).

One of the following documents must be provided to verify the relationship:

- Marriage Certificate
 - Proof of marriage can be government issued marriage license or marriage certificate that includes the date of marriage
 - Church issued certificates are not acceptable
- Federal or State Tax Return
 - Tax return must include the spouse's name on it (black out financial information)
- Notarized affidavit of common law marriage

AND

One of the following financial interdependency documents must be provided:

- Joint mortgage statement
- Joint ownership of residence
- Joint bank statement
- Joint property tax statement
- Joint utility bill or lease/rental agreement

Dependent Child Verification

Employees must provide one of the following documents when adding dependent children unless otherwise specified.

- **Biological Child:**
 - Birth Certificate with parents' name
 - Hospital document can be provided with the date of birth, the name of the baby and its parents
 - Copy of a National Medical Support Notice
 - Federal or State tax return that includes the child(ren) as dependent (black out financial information)
- **Adopted Child:**
 - Birth Certificate, Adoption Certificate, Placement Agreement or Petition with the employee's name included
 - Federal or State tax return that includes the child(ren) as dependent (black out financial information)
- **Stepchild:**
 - Birth certificates that include the eligible spouse's name and documents to verify the spouse as outlined above. If the spouse hasn't been verified, documents to verify the spouse's eligibility as outlined above under the Spouse Verification Documents, will also need to be provided.
 - Federal or State tax return that includes the child(ren) as dependent (black out financial information)
- **Legal Guardianship:**
 - Legal documentation (such as court orders) from the state or federal government documenting the legal guardianship status awarded to the employee and/or their spouse – if guardianship is under the spouse only, documents to verify the spouse as outlined above under the Spouse Verification Documents, will also need to be provided
 - Federal or State tax return that includes the child(ren) as dependent (black out financial information)
- **Disabled Children Age 26 and Older:**
 - One of the above documents and a medical verification of disability prior to age 26 may be requested upon initial enrollment and from time to time hereafter