

Qualifying Events & Documentation Requirements

FCSRMC

FLORIDA COLLEGE SYSTEM RISK MANAGEMENT CONSORTIUM

FCSRMC VERIFICATION REQUIREMENTS

When submitting supporting documentation:

- ✓ Mark out all confidential information such as financial data and social security numbers.
- ✓ Send only copies. Documentation submitted will not be returned.
- ✓ If a document is two-sided or multiple pages, ensure you copy both sides and all pages of the document.
- ✓ If a document is not in English, you may be requested to supply a 'word for word' English translation of the document and a copy of the original document.

Eligibility Requirements	Acceptable Supporting Documentation
<p><u>SPOUSE</u> Your spouse under a legally valid existing marriage.</p>	<p>Submit one document from PROOF A <u>AND</u> one document from PROOF B:</p> <p><u>PROOF A:</u></p> <ul style="list-style-type: none"> • Valid legal or religious marriage certificate, which must include: <ul style="list-style-type: none"> ○ Name of the employee and spouse ○ Date of marriage ○ Certifier's signature/official seal (<i>Employees married within the last 6 months do not need to provide Proof B.</i>) • Legal household/family registry, must show spousal relationship (<i>This is only acceptable if you were married outside the U.S. and do not have a marriage certificate.</i>) <p>AND</p> <p><u>PROOF B:</u></p> <ul style="list-style-type: none"> • Your Federal 1040 or State income tax return, which must: <ul style="list-style-type: none"> ○ Be from current or previous tax year ○ Contain name of employee and spouse ○ Indicate married filing jointly or married filing separately (Only the page listing filing status and exemptions is required) • Utility bill, which must: <ul style="list-style-type: none"> ○ Be dated within the last 12 months ○ Contain name of employee and spouse as joint owners ○ Contain name of utility company • Document from a bank account or financial institution, which must: <ul style="list-style-type: none"> ○ Be dated within the last 12 months ○ Contain name of employee and spouse as joint owners of the account ○ Contain name of financial institution • Insurance document such as homeowner, renter or automobile, which must: <ul style="list-style-type: none"> ○ Be dated within the last 12 months ○ Show employee and spouse as joint account owners ○ Contain name of insurance company • Mortgage document or current lease, which must: <ul style="list-style-type: none"> ○ Be dated within the last 12 months ○ Contain name of employee and spouse as joint owners or joint renters ○ Contain name of mortgage company, landlord or rental company • Valid vehicle registration, which must: <ul style="list-style-type: none"> ○ Be dated within the last 12 months ○ Contain name of employee and spouse as joint owners ○ Contain name of state or county in which issued • Designation as beneficiary for the employee's will or life insurance, which must: <ul style="list-style-type: none"> ○ Be dated within the last 12 months ○ Include names of domestic partner and employee ○ Include date of notarization and signature of Notary

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Eligibility Requirements	Acceptable Supporting Documentation
<p><u>Child until age 26</u> Your children until the end of the calendar year that they reach age 26 which includes:</p> <ul style="list-style-type: none"> • a natural child, or a child placed with you for adoption • a stepchild; • foster child; or • any other child for whom you have legal guardianship or court-ordered custody. 	<p>Submit a copy of one document from PROOF E:</p> <p><u>PROOF E:</u></p> <ul style="list-style-type: none"> • Your Federal 1040 or State income tax return, which must: <ul style="list-style-type: none"> ○ Be from current or previous tax year ○ List your dependent with the relationship as daughter, son or child (Only the page listing filing status and exemptions is required) • Child's legal or hospital birth certificate or affidavit of parentage, which must: <ul style="list-style-type: none"> ○ Contain the name of the employee or spouse ○ Contain the name of the child ○ Indicate date of birth • Legal household/family registry, must show relationship (<i>This is only acceptable if the child was born outside the U.S. and you have no legal birth certificate.</i>) • Final divorce decree, parental custody agreement or Qualified Medical Child Support Order (QMCSO), which must: <ul style="list-style-type: none"> ○ Contain the name of the employee or spouse indicating parentage of the child ○ Contain the name of the child ○ Official signature or stamp indicating document has been filed • Legal adoption, guardianship or legal custody papers, which must: <ul style="list-style-type: none"> ○ Contain the name of the employee or spouse ○ Contain the name of the child ○ Official signature or stamp indicating document has been filed
<p><u>Newborn Child of a Covered Dependent Child</u></p> <ul style="list-style-type: none"> • Covered for 18 months after the birth of the newborn child, or until the Covered Dependent Child becomes 26. 	<p>Submit a copy of the document from PROOF F:</p> <p><u>PROOF F:</u></p> <ul style="list-style-type: none"> • Child's legal or hospital birth certificate or affidavit of parentage, which must: <ul style="list-style-type: none"> ○ Contain the name of the enrolled child of the employee or employee's spouse as the parent of the newborn ○ Contain the name of the child ○ Indicate date of birth
<p><u>Covered Dependent Child beyond the end of the calendar year in which he or she reaches age 26, through the end of the calendar year that they reach age 30,</u> provided he or she is:</p> <ul style="list-style-type: none"> • unmarried and does not have a dependent; • a Florida resident or a full- or part-time student; • not enrolled in any other health coverage policy or group health plan; • not entitled to benefits under Title XVIII of the Social Security Act. 	<p>Submit a copy of one document from PROOF G AND a copy of one document from PROOF H:</p> <p><u>PROOF G:</u></p> <ul style="list-style-type: none"> • Any one of the documents listed for Child under age 26. <p>AND</p> <p><u>PROOF H:</u></p> <ul style="list-style-type: none"> • Official college/university/institution documentation that indicates student status for the current school session, which must include the following pre-printed information: <ul style="list-style-type: none"> ○ name of the child ○ name of the school and semester or quarter in which the student is enrolled • Copy of the child's presently valid driver's license or state ID showing the current address of the child to be within the state of Florida. • Copy of the child's bank statement, credit card statement, rental lease, utility bill showing the current address to be within the state of Florida and dated within the last 6 months.

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Eligibility Requirements	Acceptable Supporting Documentation
<p><u>Disabled Child beyond the age of 26</u> Any dependent disabled child, over the age of 26 who otherwise meets the criteria for "eligible child" and is:</p> <ul style="list-style-type: none"> incapable of self-sustaining employment because of a physical or mental disability; chiefly dependent on the Participant for support and maintenance because of the disability which started prior to the date the child reached age 26. 	<p>Submit a copy of one document from PROOF I AND a copy of one document from PROOF J:</p> <p>PROOF I:</p> <ul style="list-style-type: none"> Any one of the documents listed for Child until age 26 (listed above). <p>AND</p> <p>PROOF J:</p> <ul style="list-style-type: none"> Physician statement certifying that the dependent child: <ul style="list-style-type: none"> Cannot support them self because of a physical or mental disability. All information must be included on physician's letterhead or form.
<p><u>Also required to prove the relationship between you and your stepchild:</u> <i>If you are an employee providing documentation for a child of your legal spouse, we must receive the required proofs listed for Spouse (Proof A and B), even if you do not currently cover your spouse.</i></p>	

FREQUENTLY ASKED QUESTIONS

What should I do if I want to add a dependent to my coverage in the future, will I be required to provide supporting documentation at that time?

You will be required to provide documentation verifying your dependent's eligibility upon enrollment. Additionally, FCSRMC is committed to ensuring continued plan compliance and may conduct focused dependent eligibility verifications in the future.

How do I obtain the required documentation?

An official certificate of every birth, death, marriage, and divorce should be on file in the locality (state, city or county) where the event occurred. You may also visit the Centers for Disease Control and Prevention's vital records page at <http://www.cdc.gov/nchs/w2w.htm> to request specific documents by state and obtain information on the approximate costs and time of delivery.

A copy of your tax return may be requested from the Internal Revenue Service by visiting <http://www.irs.gov/taxtopics/tc156.html?portlet=1>, or by contacting the Internal Revenue Service at 1-800-829-1040.

What information must be included on birth and/or marriage certificates in order for them to be considered acceptable supporting documents?

Birth certificates must include the child's name and must list the name of the employee or employee's spouse as a parent of the child. The birth record or "short form" will not be accepted for the verification process because this document does not list the name of the mother or father.

All marriage certificates must be presently valid and include the date of marriage. Additionally, legal marriage certificates must show the marriage has been recorded by the appropriate county or state agency.

What type of tax form should I submit?

You should submit a copy of your filed Federal income tax form 1040, 1040A or 1040X (or 1040EZ for spouse only) or your State income tax form from the current or previous year showing your filing status and listing your dependents. To support your spousal relationship, you may submit a copy of your filed 1040 EZ or official transcript of your tax return.

What information must be included on my tax form in order for it to be considered an acceptable supporting document?

The entire tax return is not required, only the page that lists filing status and exemptions. The information regarding your marital status, the name of your spouse, and the name(s) of your dependents is required if applicable. Please block out personal financial data and social security numbers on your tax form prior to submission.