



THE UNIVERSITY OF CHICAGO

Month Day, Year

Dear First Name Last Name (Employee ID - 00000000):

The University of Chicago recently announced that it is verifying the eligibility of dependents enrolled in The University of Chicago's medical, dental, vision, life and/or tuition plans. The dependent eligibility verification review is one way The University of Chicago is trying to help manage the costs of providing comprehensive, competitive benefits. In addition, this helps The University of Chicago comply with the plans' eligibility requirements.

Because you have one or more dependents enrolled in The University of Chicago medical, dental, vision, life and/or tuition plan, you are required to submit acceptable documents to verify that each dependent is eligible for coverage.

This packet includes instructions for submitting documentation for each dependent online, by mail or by fax.

It is important for you to verify the eligibility of all of your covered dependents and submit the appropriate documents online, postmark or fax them by May 24, 2019. If you fail to complete the verification process for a dependent, or if you identify a dependent as ineligible, the dependent will be removed from The University of Chicago's medical, dental, vision, life and/or tuition coverage on June 30, 2019.

Important Enclosures:

Certification of Dependent Eligibility Form — This document shows the dependent(s) you have enrolled for medical, dental, vision, life and/or tuition benefits and provides instructions if you submit documents by mail or fax.

Dependent Verification Return Cover Sheet — This includes important information that helps us match the documents with your record. Include this cover sheet when you fax or mail documents.

Frequently Asked Questions — Answers to common questions regarding the verification process.

Definition of Dependent Eligibility — This document provides information on who can be enrolled in The University of Chicago's medical, dental, vision, life and/or tuition benefits.

Definition of Acceptable Documentation — This document lists the acceptable primary and secondary documents to verify eligibility for each dependent type.

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How to Complete the Dependent Eligibility Verification Process

You can complete the verification process online at https://review.ehr.com/drs_UChicago, or by mailing or faxing the documents. Follow these steps:

1. **Review the *Certification of Dependent Eligibility Form***, which lists the dependent(s) you currently have enrolled for medical, dental, vision, life and/or tuition benefits. You must provide documentation for each eligible dependent.
2. **Review the *Frequently Asked Questions*.**
3. **Read the *Definition of Dependent Eligibility*** and make sure you understand the eligibility requirements.
4. **Review the *Acceptable Documentation*** list to determine which documents are required to verify each dependent.
5. **If you still have questions, call the Willis Towers Watson Dependent Verification Center** at 1-855-376-7203 between 9 a.m. and 6 p.m. (CST), Monday through Friday.
6. **Confirm the eligibility status of your covered dependent(s)** in one of the following three ways. You may send in your documentation as you obtain it, but we encourage you to send it in all at once.

Online	By Mail	By Fax
<ul style="list-style-type: none"> • Log on to the secure The University of Chicago Dependent Eligibility Review site at https://review.ehr.com/drs_UChicago and click the “<i>Verify Dependents</i>” link on the home page. • Identify your dependent(s) as “Eligible” or “Ineligible” by selecting the appropriate button(s). • Follow the instructions to upload electronic documents for each eligible dependent. After your documents are uploaded, you can return to this website at any time to confirm delivery and track your dependent(s) verification status. 	<ul style="list-style-type: none"> • Make copies of required documents. • Complete the enclosed <i>Certification of Dependent Eligibility Form</i> by checking the appropriate boxes, then sign and date. • Return your completed <i>Certification of Dependent Eligibility Form</i> with copies of documents using the enclosed, postage-paid envelope. Postmark your mailing by May 24, 2019. • You can visit https://review.ehr.com/drs_UChicago to track your dependent(s) verification status. Information is generally posted within 5 to 7 business days of receipt. 	<ul style="list-style-type: none"> • Make copies of required documents. • Complete the enclosed <i>Certification of Dependent Eligibility Form</i> by checking the appropriate boxes, then sign and date. • Fax your completed <i>Certification of Dependent Eligibility Form</i> with copies of documents to the Willis Towers Watson Dependent Verification Center at 1-855-880-7412. • You can visit https://review.ehr.com/drs_UChicago 5 to 7 business days after your fax is sent to track your dependent(s) verification status.

After you submit acceptable documents, a statement confirming your dependent(s)’ eligibility will be mailed to you within 7 to 10 business days of processing all of your dependents. You will be notified if additional information is required.

We appreciate your cooperation with the dependent eligibility verification process. If you have any questions, please call the **Willis Towers Watson Dependent Verification Center** at 1-855-376-7203 between 9 a.m. and 6 p.m. (CST) Monday through Friday.

Sincerely,
Willis Towers Watson Dependent Verification Center



Certification of Dependent Eligibility Form

Instructions for Mailing or Faxing Documentation

To continue The University of Chicago's medical, dental, vision, life and/or tuition benefits for your dependent(s), you must provide appropriate documentation to verify dependent eligibility for coverage. Documentation must be submitted online, postmarked or faxed by **May 24, 2019**.

Another way to complete the dependent eligibility verification process is to go online at https://review.ehr.com/drs_UChicago. You can upload documents quickly and easily, as well as check the status of your dependent verification.

To mail or fax copies of appropriate documents, please complete the form on the back of this page and follow these steps:

1. **Verify each dependent's eligibility.** The individuals shown on the other side of this form are currently enrolled as your dependent(s) under The University of Chicago medical, dental, vision, life and/or tuition benefits. Review the enclosed *Definition of Dependent Eligibility* and mark whether each individual is "Eligible" or "Ineligible".
2. **Make a copy of dependent eligibility documentation.** For each covered dependent, provide proof of eligibility by submitting a copy of acceptable documents. Please refer to the enclosed list of *Acceptable Documentation* for each dependent type. **Review the information carefully because more than one piece of documentation may be required.** Do not send original documents because they cannot be returned. See the enclosed *Frequently Asked Questions* for tips on how to obtain copies of records.
3. **Complete, sign and return this form with the required documentation.** Check the appropriate box (on the other side of this form) to indicate that you've enclosed a copy of the required documentation for each of your eligible dependents. Sign, date and return the form along with your dependent eligibility verification documentation.

By Mail	By Secure Fax
Postmark the enclosed postage-paid envelope by May 24, 2019 to P.O. Box 419127, Rancho Cordova, CA 95741.	1-855-880-7412 by May 24, 2019

IMPORTANT NOTE: The purpose of this form is to verify those dependents who meet the definition of dependent eligibility, based on the enclosed Definition of Acceptable Documents, and/or remove individuals who are no longer eligible for The University of Chicago's benefits. This process does not allow you to add or remove eligible dependents from any of The University of Chicago's benefits. If the relationship or date of birth of any individual listed on the other side of this form is incorrect (e.g., a child is listed as a spouse), please contact the **Willis Towers Watson Dependent Verification Center** at 1-855-376-7203 between 9 a.m. and 6 p.m. (CST), Monday through Friday.

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Name: First Name Last Name

Employee ID: 00000000

**Individuals Enrolled as Your Dependents for
medical, dental, vision, life and/or tuition Benefits**

NAME	RELATIONSHIP	DATE OF BIRTH	ELIGIBLE	INELIGIBLE	REQUIRED VERIFICATION DOCUMENTS ENCLOSED	
					YES	NO
First Name Last Name	Spouse	00/00/0000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Name Last Name	Child	00/00/0000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Name Last Name	Child	00/00/0000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

According to our records, the individual(s) shown in the table above are currently enrolled as your dependent(s) under The University of Chicago's benefits. Based on the enclosed *Definition of Dependent Eligibility*, please

- check whether each individual is "Eligible" or "Ineligible" in the boxes above and
- submit the required verification documents for those who are eligible

I understand that by signing below I am confirming that any dependents listed as eligible above meet the eligibility requirements defined in the enclosed *Definition of Dependent Eligibility* and are eligible to receive benefits as my dependents.

Employee Signature

Date

If you submit your documentation online, you may confirm delivery and track verification by logging on to https://review.ehr.com/drs_UChicago.

If you send copies via U.S. mail or fax, you may check the status online within 5 to 7 business days. A confirmation statement will be mailed to your home within 7 to 10 business days of processing all of your dependents or you will be notified if additional documentation is required.



Dependent Verification Return Cover Sheet
PLEASE RETURN THIS PAGE WITH MAIL OR FAX

To: Willis Towers Watson Dependent Verification Center	From: First Name Last Name
Fax: 1-855-880-7412	Pages:
Phone: 1-855-376-7203	Date:
ID#: 00000000	Company: The University of Chicago
Comments:	

To ensure all documents are legible, make a black and white copy and enlarge the document as much as possible. You may also change the settings on your fax machine to “Fine” or “Highest Quality” resolution. If the copy is still not legible, it will be necessary to upload your documents securely online at https://review.ehr.com/drs_UChicago or send a legible **copy** via mail, including this bar-coded cover sheet.

To protect your privacy, please redact (i.e., Black out) all financial information and Social Security numbers on submitted documents.

Please return this completed form with the required documentation. It includes important information that helps us match the documents with your record and will speed up the process for you.



Definition of Dependent Eligibility

TYPE OF DEPENDENT	DEFINITION OF DEPENDENT ELIGIBILITY
Spouse	Legally married spouse (as defined by federal law)
Domestic Partner	A domestic partnership registered with the University of Chicago on or before December 31, 2016 defined as: <ul style="list-style-type: none">• Two individuals of the same sex who live together in a long-term relationship of indefinite duration; and• Neither person is married to anyone else• Both persons are mentally competent and of legal age to consent• The two individuals are not blood related or close enough to prohibit legal marriage; and• Both persons have an exclusive mutual commitment in which they agree to be jointly responsible for each other's common welfare and share financial obligations.
Civil Union Spouse	As defined by the state where Civil Union status is established
Eligible Child	An eligible child is a child who is your: <ul style="list-style-type: none">• Natural child• Stepchild• Legally adopted child, including a child placed for adoption with you• Child for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSO)• Child of any age who became incapable of self-sustaining employment due to disability prior to age 26, and who were covered under the applicable Benefit Program on their 26th birthday.• Child of your same-sex domestic partner or civil union partner.



Definition of Acceptable Documents

TYPE OF DEPENDENT	ACCEPTABLE DOCUMENTATION (COPIES ONLY NO ORIGINALS) TO SUBMIT		
Spouse or Civil Union Spouse	One of the following: <ul style="list-style-type: none"> • Marriage Certificate • Civil Union Certificate 	AND	Any one of the following: <ul style="list-style-type: none"> • Driver's licenses or other state issued identification of employee and spouse/civil union spouse with matching addresses • Page 1 of federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) from one of the prior two years, listing spouse/civil union spouse ⁱ • Immigration papers (if marital status is listed)
Domestic Partner	Any three of the following: <ul style="list-style-type: none"> • Joint mortgage or lease • Designation of domestic partner as beneficiary for life insurance & retirement contract • Designation of domestic partner as beneficiary in employee's Legal Will • Durable property and health care power of attorney • Joint ownership of motor vehicle, joint checking account, or joint credit account 		
Child <ul style="list-style-type: none"> ▪ Biological 	One of the following: <ul style="list-style-type: none"> • Birth certificate (copy of original) ⁱⁱ • Paternity/maternity test (notarized) • Court-approved child support order 		
Child <ul style="list-style-type: none"> ▪ Adopted 	One of the following: <ul style="list-style-type: none"> • Reissued birth certificate (listing adoptive parent names) • Adoption papers • Court-approved child support order 		
Child <ul style="list-style-type: none"> ▪ Stepchild 	One of the following: <ul style="list-style-type: none"> • Birth certificate (copy of original) ⁱⁱ • Reissued birth certificate (listing adoptive parent names) • Paternity/maternity test (notarized) • Adoption papers • Court-approved child support order • Court-approved guardianship papers 	AND	One of the following: <ul style="list-style-type: none"> • Marriage certificate of parents • Civil Union certificates of parents
Child <ul style="list-style-type: none"> ▪ Child of Domestic Partner 	One of the following: <ul style="list-style-type: none"> • Birth certificate (copy of original) ⁱⁱ • Paternity/maternity test (notarized) • Court-approved child support order 	AND	Any three of the following: <ul style="list-style-type: none"> • Joint mortgage or lease • Designation of domestic partner as beneficiary for life insurance & retirement contract • Designation of domestic partner as beneficiary in employee's Legal Will • Durable property and health care power of attorney • Joint ownership of motor vehicle, joint checking account, or joint credit account

ⁱ To protect your privacy, black out Social Security numbers and all financial information or monetary amounts appearing on any documents submitted.
ⁱⁱ A birth certificate includes the name of at least one parent covered under The University of Chicago's medical, dental, vision or life plans or eligible for tuition benefits.

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.



Dependent Verification Frequently Asked Questions

1. **Why is The University of Chicago verifying dependent eligibility?**

Dependent eligibility reviews are a best practice among plan sponsors and are used to ensure compliance with regulatory requirements and to help control the cost of benefits for everyone.

When ineligible individuals incur claims, the total cost of the benefit programs increases. The University of Chicago and its employees share the cost of some of these benefit plans, and this review will help to monitor the plan eligibility requirements and ensure only eligible dependents are enrolled in the benefit plans.

2. **What happens if I do not provide documents by the deadline?**

If you fail to complete the verification process, your unverified dependents will be removed from The University of Chicago's medical, dental, vision, life and/or tuition plans. Termination of an individual who was not eligible for benefits is not a COBRA qualifying event.

If you provide documents by the deadline, but they are incorrect or incomplete for one or more of your dependents, you will be sent an *Insufficient Documentation Letter* explaining the reason for incomplete documentation and requesting the appropriate documents.

3. **How do I get a copy of my dependent's birth certificate, marriage certificate or other records?**

Copies of birth certificates and other personal vital records can only be obtained from the state or country in which they originally were filed. Some resources for obtaining documents:

- **Your local county office of your dependent's birth and/or marriage**
- **National Center for Health Statistics** through the Centers for Disease Control — Information for all states can be found at <http://www.cdc.gov/nchs/w2w.htm>.
- **VitalChek** — Online provider of vital records at <http://www.vitalchek.com>.
- **U.S. Department of State** — A Consular Report of Birth can be obtained by writing to the U.S. Department of State for individuals born abroad to U.S. citizen parents. Visit <http://www.state.gov> for more information.
- **Internal Revenue Service** — A free transcript of a federal tax return can be obtained by contacting the local IRS office. Local contact information is available at <http://www.irs.gov>.

Please note: Obtaining documents can sometimes take longer than expected and requesting copies may cost a fee. Request your documents in a timely manner (e.g., foreign birth or marriage certificates).



Dependent Verification Frequently Asked Questions

4. *My child's birth certificate states that copies should not be made. Should I submit an original?*

No. Because The University of Chicago's dependent eligibility verification review is not a government process, photocopies of birth certificates are considered an acceptable form of documentation of dependent eligibility.

Only submit copies, not originals, of all requested documents, not just your child's birth certificate. Also, please redact all Social Security numbers and financial information on all submitted documents.

5. *Will The University of Chicago help me pay the costs of obtaining documents that I may not have on hand?*

No. You must pay any costs associated with obtaining or copying acceptable documents.

6. *If I cover my dependent only for dental or vision benefits, and not medical, do I need to complete the verification process?*

Yes. This verification process applies to each dependent covered under any of The University of Chicago's medical, dental, vision, life and/or tuition benefits.

7. *I have some documents ready, but not all of them. Should I submit them individually?*

We encourage you to send in all of your documentation at the same time. However, if the deadline is approaching, you may submit whatever documentation you have collected. You will receive a letter with a list of your dependent(s) who still have missing documents.

8. *If I submit my verification documents via mail or fax, how will I know if my completed Certification of Dependent Eligibility Form and documents were received?*

If you send copies via U.S. mail or fax, you may check the status online at https://review.ehr.com/drs_UChicago within 5 to 7 business days of receipt. A confirmation statement will be mailed to your home within 7 to 10 business days of processing all of your dependents.

If you submit all of your documentation online, you may confirm delivery and track verification by logging on to https://review.ehr.com/drs_UChicago.

9. *Is this process confidential?*

Yes. To protect your information, Willis Towers Watson has been engaged to administer the dependent eligibility verification process and review. Willis Towers Watson is a reputable global professional services company that has performed these types of verification projects on behalf of many large employers throughout the U.S. All employee documentation submitted to Willis Towers Watson will remain protected and confidential throughout the process.

Documents uploaded will require a valid User ID and PIN. Documents mailed or faxed will be promptly scanned to files. All personal information is stored behind firewalls and encrypted backup tapes. All paper documentation will be destroyed using a reputable shredding services 60-90 days after the verification process is complete.

10. *What type of files can I upload to the online system?*

You can upload .jpg, .png, .pdf, and .gif photo files. You can upload photos of documents taken from a camera or smartphone, provided they are legible.



Dependent Verification Frequently Asked Questions

11. *I am faxing a document that may not come through clear enough to read. Should I do anything different when faxing documents?*

Yes. A normal loss of quality occurs when faxing, sometimes making received faxes difficult to read. This can be especially true when trying to fax a photo ID or other documents that are not black and white or contain small print. To make the document easier to read, try the following:

- Make a black and white copy of the document (if the original is in color).
- Enlarge the document as much as possible while ensuring it is still an 8.5" x 11" copy.
- Change the settings on the fax machine that you are using to the highest resolution available. On most fax machines you can go to Settings > Resolution > Choose "Fine" or "Highest Quality". See your fax machine's Owner's Manual for additional instructions.

If the quality of the copy is still in question, you may upload via the secure website at https://review.ehr.com/drs_UChicago or mail the copy to: **Willis Towers Watson Dependent Verification Center P.O. Box 419127, Rancho Cordova, CA 95741**.

12. *What if my divorce decree stipulates that I maintain health insurance for my former spouse?*

Regardless of the decree, a former spouse is not an eligible dependent for The University of Chicago's benefits. Upon divorce decree date, a former spouse can continue COBRA coverage for up to 36 months.

13. *My dependent documentation was issued in a foreign country and is not in English. Is it acceptable? Do I need to provide a copy of the document translated into English for it to be acceptable?*

Documents provided as proof of eligibility that are in a foreign language (such as marriage certificate or birth certificate) may require an English translation. Willis Towers Watson will review all documents. If a document is not legible you will receive notification for next steps

14. *Who can I contact if I have questions?*

If you have any questions or need assistance, call the **Willis Towers Watson Dependent Verification Center** at 1-855-376-7203 between 9 a.m. and 6 p.m. (CST) Monday through Friday.