

October 2024

## **IMPORTANT NOTICE ABOUT A DEPENDENT ELIGIBILITY VERIFICATION**

«MemberFirstName» «MemberLastName»  
«Address1»  
«Address2»  
«City», «St» «Zip»

Dear «MemberFirstName»:

The Sheet Metal Workers Local 104 Health Care Plan (“the Plan”) has contracted with Part D Advisors (PDA) to administer the Dependent Eligibility Verification for its medical and dental plans.

**The PDA Verification Team will be mailing you a Dependent Eligibility Verification form. You will need to complete and return that form and provide the requested legal documents to verify that your dependents meet the Plan’s definition of an eligible dependent. The mailing will include a list of the required documents.**

### **YOUR PARTICIPATION IN THE DEPENDENT ELIGIBILITY VERIFICATION IS MANDATORY.**

**Your Alternate ID is: «Member\_Alt\_Id»**

**Please keep this Alternate ID number easily accessible as you will need it for this dependent eligibility verification. Should you lose it, you may also obtain your Alternate ID by visiting your member information section in the Plan’s Participant website listed at the bottom of this page. If the PDA Verification Team does not receive your completed Dependent Eligibility Verification Form and required documents before the deadline specified on the form, coverage for your dependent(s) may end. If claims have been paid for someone who is not eligible for coverage, the Plan has the right to recover the amounts paid.**

We recommend that you begin assembling documentation now to help you comply within the Verification deadline. For example, you will need to provide copies of your marriage certificate or the first page of your most recent income tax return, declaration of domestic partnership, birth certificates for your children, court documents for adopted children or children of divorce, and medical proof of incapacitation for children covered due to total disability.

We realize that complying with this verification requires additional effort on your part, and we appreciate your cooperation in this important effort to ensure that our health care dollars are being spent according to the Plan’s eligibility rules.

A list of frequently asked questions is included with this notice.

Sincerely,  
Board of Trustees

## **WATCH YOUR MAIL FOR AN ENVELOPE FROM THE PDA VERIFICATION TEAM**

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

### **What is the purpose of a Dependent Eligibility Verification?**

To ensure that covered dependents meet the eligibility rules stated in the Plan. Most dependents enrolled in the Plan are eligible to participate. However, the enrollment of an ineligible dependent can occur for several reasons, including a misunderstanding or lack of awareness of the eligibility rules, or a recent status change of a dependent.

### **What dependents are eligible to participate in the Plan?**

Eligible Dependents include:

- Your legal spouse, unless you are legally separated
- Your registered domestic partner
- Your children, stepchildren, adopted children, and foster children under age 26
- Children for whom you have legal guardianship
- Children of your registered domestic partner
- An unmarried child who is incapable of self-sustaining employment by reason of mental or physical disability and is primarily dependent on you for maintenance and support.

### **What documentation will be required to verify dependent eligibility?**

The Dependent Eligibility Form will include specific instructions. Acceptable forms of documentation generally include:

- Your 2022 or 2023 Federal income tax return Form 1040 (1st page only), with SSN blacked out
- Birth Certificate
- Court Paperwork
- Legal Guardianship Order
- Marriage Certificate
- Declaration of Domestic Partnership

### **How will the Dependent Eligibility Verification be completed?**

A Dependent Eligibility Verification Form will be mailed to your residence for your completion from the PDA Verification Team. Please follow the instructions on the form and provide the required documentation to support your dependent(s) eligibility by the stated deadline.

### **What if I don't understand the kind of documentation I need to provide?**

Please contact the PDA Verification Team. A toll-free help line will be listed on the Dependent Eligibility Verification you will be receiving.

### **What if I can't find documentation such as a birth certificate?**

If you are unable to locate documents needed for this Verification, you may request a copy of a vital record from <https://www.vitalchek.com> – a fee may apply for retrieval of documents.

### **I have covered my spouse on our Plan for years. Will I still need to submit documentation?**

Yes. You will be asked to provide documentation verifying your marital status to your spouse.

**My wife and I are divorced, but I cover the children on our plan. What documentation must I submit?**

Birth certificates of children. If you are not listed on the birth certificate, you can provide your divorce decree or child support orders.

**Should I send copies or original documents to the PDA Verification Team?**

You will need to send copies of these documents. ***DO NOT*** send originals to the PDA Verification Team since they will not be returned to you.

**What happens if I don't reply to the Dependent Eligibility Verification?**

The Dependent Eligibility Verification is mandatory. Failure to respond puts you and your dependents at risk of losing coverage under the Plan. Dependents whose eligibility is not confirmed will lose their coverage under the Plan. They will be eligible for re-enrollment effective the 1<sup>st</sup> of the month following submission of the required documentation.

**Am I subject to any penalties if one of my dependents is found to be ineligible? Will I have to repay claims that have been paid for that person?**

The Plan reserve the right to review and question any claims incurred and paid by the Plan while the dependent was ineligible for coverage.

**Will my personal information be protected?**

We understand that protecting your personal information is of utmost importance. PDA has in place security controls that protect your personal information. All participant data is kept confidential and private by PDA. Incoming data is transferred via a secure site, encrypted emails or password-protected web upload and then stored in PDA's password-protected databases. PDA's Information and Data Security plan is fully compliant with all current federal and state regulations. PDA will not disclose, sell, or share personal information with anyone other than us (the Plan). Please note for security reasons, we will not ask you to disclose Social Security numbers or to send copies of Social Security cards. Upon completion of the Verification, all your documents will become part of your benefits file.

*We realize that verifying your dependents' eligibility requires additional effort on your part. Thank you in advance for your cooperation and doing your part to help contain healthcare costs. Your timely response to the PDA Verification Team with eligibility documentation will have a positive impact on the verification process.*