

Dependent Verification FAQ

A clear guide to the process, required documents, and next steps

Open Enrollment: November 2-20, 2026

Complete dependent verification and securely upload required documents in PlanSource during Open Enrollment.

About the Process

What is dependent verification?

Dependent verification confirms that individuals enrolled in our benefit plans meet the plans' eligibility requirements. It is a common employer practice that helps keep our plans accurate, fair, and responsibly managed.

Why is the company doing this?

The process helps ensure that only eligible dependents are enrolled, supports fair and consistent plan administration, and helps manage health care costs responsibly.

Who needs to take action?

You need to take action only if you enroll dependents in benefits and are prompted to provide documentation. If you elect employee-only coverage, no dependent documents are required.

Which benefits are included?

Dependent verification applies to dependents enrolled in medical, dental, vision, or voluntary benefits.

When will dependent verification occur?

Verification will occur during Open Enrollment, for new hires, and following certain life events, such as marriage, birth, or adoption.

How often will this process occur?

The company plans to complete a full dependent verification every three years. Verification will also continue for new dependents added between full reviews.

Open Enrollment and Deadlines

What should I expect during Open Enrollment?

Between November 2 and November 20, 2026, PlanSource will prompt you to upload the documents required for each dependent who needs verification. Documents will be uploaded securely within PlanSource.

How long do I have to submit documents?

For the 2026 verification, submit required documents during Open Enrollment, November 2-20. New hires and employees adding a dependent after a qualifying life event must follow the deadline shown in PlanSource and the applicable benefit rules.

Will anyone lose coverage during 2026?

No. Currently enrolled dependents will remain covered through December 31, 2026.

What happens if I do not submit the required documents?

A dependent who is not verified by the deadline will be removed from coverage effective January 1, 2027.

What if I know a dependent may no longer be eligible?

We understand that situations change. You have through December 31, 2026, to transition an ineligible dependent to other coverage. The focus is on education and giving employees time to make updates, not penalties.

Documents and Eligibility

What documents may be required?

PlanSource will identify the documents needed for each dependent. Common examples include:

- Spouse: marriage certificate plus a recent tax return.
- Child: birth certificate, adoption decree, or other accepted proof of the parent-child relationship.
- Disabled child age 26 or older: applicable relationship documents plus current medical certification from the health plan.

What if I have a newborn or newly adopted child?

Submit the required documentation within 30 days of the birth or adoption to help ensure continued coverage.

What if I recently married?

Submit the required documentation within 30 days of the marriage.

What if I do not have one of the requested documents?

Review the acceptable document options. If you still cannot provide an accepted document, contact HR before the deadline so we can help you understand the available options.

May I cover sensitive information on a document?

Yes, financial information should be redacted/blacked out. Do not cover names, dates, relationships, or other details needed to confirm eligibility. You may contact HR before uploading if you are unsure what information must remain visible.

Do I need to submit my entire Federal Tax Return?

No, only page 1 should be uploaded.

Do I need to submit documents if I provided them previously?

If PlanSource prompts you to verify a dependent, submit the requested documents during the current process, even if you provided documentation in the past.

Submitting and Tracking Documents

How do I submit documents?

During Open Enrollment, PlanSource will prompt you to securely upload any required documents for dependents who need verification. Submit all documents directly through PlanSource.

How will I know which documents are required?

Review **Dependent Eligibility – Required Documents** to determine the needed documents based on your dependent's relationship and circumstances.

What file should I upload?

Upload a clear, complete copy of the requested document. Make sure all required names, dates, and identifying information are readable before submitting it.

How will I know whether my dependent is verified?

Check PlanSource for the current status of each dependent and any additional action requested. Keep checking until each dependent shows as complete or approved.

What if my document is rejected or more information is needed?

Review the reason shown in PlanSource and upload the corrected or additional document before the deadline. Contact HR if you need help understanding what is required.

What if I am married but did not file my taxes as Married Filing Jointly or Married Filing Separately?

- **Married during 2025 or 2026:** Submit your government-issued marriage certificate. A tax return is not required for this year's verification.
- **Married on or before December 31, 2024:** A government-issued marriage certificate **and tax documentation reflecting your married status** are required.

If you were married on or before December 31, 2024 but your tax return does not reflect your married status, please contact HR to discuss this year's verification. Other validation documents will be required. **Any exception made this year will be for this verification only. Future tax returns will need to reflect your married status.**

The IRS generally requires individuals who are married as of December 31 to file using a married filing status, either Married Filing Jointly or Married Filing Separately. HR cannot provide individual tax advice, so questions regarding the appropriate filing status should be directed to your tax professional.

Special Circumstances

What is required for a disabled child age 26 or older?

You will need documents confirming the parent-child relationship and current medical certification from the health plan. Contact the medical plan's Member Services team for the required certification form or instructions.

What if my dependent has a different last name?

A different last name does not automatically affect eligibility. Submit the documents requested in **Dependent Eligibility – Required Documents** that establish the dependent relationship.

What if my personal situation has changed?

Update your dependent information in PlanSource and provide the requested documentation. Contact HR if the available choices do not reflect your situation.

Help and Support

Who should I contact with questions?

Please contact HR at 508-482-5740 or HR@miltoncat.com. We are happy to help and support you through the process.

Keep this FAQ for reference throughout Open Enrollment and Life Events.