

Dependent Eligibility: Document Requirements

IMPORTANT REMINDER: If you plan to add a dependent to your coverage, please locate or order documents in advance. Prime Healthcare reserves the right to request original documents.

- New benefit eligible employees or those with a recent Qualified Life Event must see Human Resources to complete the verification process. Proof of the dependent relationship is required before a dependent is eligible for enrollment.
- All verification documents must be presented to Human Resources.
- A Passport and/or Social Security Card will not be accepted as proof of a dependent relationship.
- Prime Healthcare follows IRS rules and guidelines of Dependent Eligibility.

Lost or Misplaced Documents

- Order lost or misplaced official U.S. documents of birth, marriage and/or death certificates, through VitalChek at www.vitalchek.com or call 800-255-2414.
- A 30-day grace period will be provided with copy of receipt showing documentation order is provided to HR.
- An IRS transcript will be accepted for providing proof of dependent relationship. You may download a copy of your transcript by going to <https://www.irs.gov/individuals/get-transcript>.

Birth Certificates

- Government Issued Birth Certificate listing the employee as child's parent.
- Hospital certificate listing the employee as the parent, if birth occurred in the last six months.
- Stepchild or Child of Civil Union Partner; a birth certificate and Federal Tax Return or IRS transcript listing child or New Jersey Civil Union Certificate if obtained in the current year, to substantiate the relationship.

Federal Tax Filing

- Only the first page of your Federal Tax Return (1040) needs to be provided for review. You may black out Social Security numbers or monetary amounts on the documents.
- Dependent(s) must be listed on the first page as proof of relationship.
- A State Tax Return will **not** be accepted as proof of dependent eligibility.

Proof of Marriage

- Current year Federal Tax Return (1040) showing married filing "jointly". Both the employee and spouse names must be listed.
- Current year Federal Tax Return (1040) showing married filing "separately". The employee must present **both tax** records, each one reflecting "Married Filing Separately" status and includes the name and SSN of each spouse.
- In accordance with IRS Guidelines, you may claim Head of Household if you are unmarried and provide a home to qualified dependents.
- Government Issued Marriage Certificate showing date of marriage will be accepted only if marriage occurred within the last 12 months.

Civil Union Partnership

- Federal Tax Return (1040), current filing period.
- IRS Transcript, current filing period.
- New Jersey Civil Union Certificate if obtained in the current year.

Legal Guardianship/Legal Custody

- Current Federal Tax Return (1040) (not required if named as guardian in the last 12 months) and official Court Document naming you/your spouse or Civil Union Partner as Legal Guardian or Custodian.
- Applies to children from birth to 18 years of age.

Dependent Eligibility Chart

Employees are required to substantiate their dependents before applying for benefits each year. This is to ensure that our plans are compliant with the law. The eligibility criteria outlined below is defined by dependent type for your reference. Employees must present the appropriate **document(s)** to Human Resources, and your information will remain protected and confidential. Approved dependents will then be entered into the enrollment system. Prime Healthcare reserves the right to request original documents. Tip: To verify dependent(s) download your IRS transcript at <https://www.irs.gov/individuals/get-transcript>.

Dependent Type	Eligibility	Supporting Documents
Spouse	<p>Married Spouse</p> <p>NOTE: A Federal Tax Return filed as “Head of Household” does NOT meet the eligibility guidelines. If presented to HR your Spouse will be considered ineligible to enroll as your dependent.</p>	<p>One of the following documents will be accepted:</p> <ul style="list-style-type: none"> Federal Tax Return (1040), current filing period IRS Transcript, current filing period If Married and filing separately, Employee is required to present both Federal Tax Returns. Each return must indicate “Married Filing Separately” status and include the name and SSN of the Spouse. If newly Married, within the last 12 months you may present a Government Issued Marriage Certificate.
Civil Union Partner (CUP)	As recognized by law	<p>One of the following documents will be accepted:</p> <ul style="list-style-type: none"> Federal Tax Return (1040), current filing period IRS Transcript, current filing period New Jersey Civil Union Certificate if obtained in the current year
Natural Birth Child Birth to Age 26 ¹	Biological Child	<p>One of the following documents will be accepted:</p> <ul style="list-style-type: none"> Federal Tax Return (1040), current filing period IRS Transcript, current filing period Birth Certificate Qualified Medical Child Support Order (QMCSO)
Stepchild Birth to Age 26 ¹	Child of current Spouse or Civil Union Partner	<p>One of the following three documents will be accepted PLUS the Birth Certificate²:</p> <ul style="list-style-type: none"> Federal Tax Return (1040), current filing period IRS Transcript, current filing period New Jersey Civil Union Certificate if obtained in the current year <p>NOTE: Birth certificate alone will not validate the stepchild’s eligibility. Employee/Spouse-CUP relationship must also be substantiated.</p>
Adopted Child Birth to Age 26 ¹	Adopted Child Eligible at the time of placement	<p>One of the following documents will be accepted:</p> <ul style="list-style-type: none"> Federal Tax Return (1040), current filing period IRS Transcript, current filing period Court Documents naming Employee/Spouse as Guardian Adoption Record Qualified Medical Child Support Order (QMCSO)
Legal Guardianship/ Legal Custody Birth to Age 18	Child is in the custody of the Employee/Spouse-CUP or under the protection of	Federal Tax Return (1040), current filing period (<i>not required if named as guardian in the last 12 months</i>) AND Court Documents naming Employee/Spouse-CUP as Legal Guardian/Custodian

- Age 26 limit applies to Medical, Dental, Vision and Dependent Child Life Coverage.
- The birth certificate must include the employee’s spouse or CUP’s name as parent.